

Neighborhood Networks

Personal Management Skills

Soft Skills Training Curriculum

Instructor Manual

Table of Contents

Lesson 1:

Positive Attitudes and Behaviors: Values and Personal Ethics in the Workplace.....1

Lesson 2:

Positive Attitudes and Behaviors: Self-Esteem--Taking Directions and
Accepting Criticism.....10

Lesson 3:

Positive Attitudes and Behaviors: Self-Motivation and Initiative.....20

Lesson 4:

Adaptability: Recognizing Strengths and Working with Limitations.....31

Lesson 5:

Adaptability: Overcoming Obstacles.....44

Lesson 6:

Adaptability: Recognition of and Respect for Diversity and Change.....55

Lesson 7:

Responsibility: Resource Management.....69

Lesson 8:

Responsibility: Time Management.....90

Lesson 9:

Responsibility: Money Management.....103

Appendix A: Exercises and Handouts

Appendix B: Course Slides

Appendix C: Letter to Employer and Certificate of Achievement

A NOTE TO INSTRUCTORS

Why is this course important?

Despite America's booming economy and unprecedented low unemployment rates, some workers continue to have difficulty obtaining or maintaining employment. According to researchers, one of the primary reasons is that they lack *soft skills*. Soft skills, as defined in scholarly literature, are non-technical skills, abilities, and traits required to function in a specific employment environment. Soft skills are necessary to work effectively as a member of a team, to learn or acquire the technical skills necessary to perform a task, to inspire the confidence of supervisors and management, and to understand and adapt to the cultural norms of the workplace.

Studies reveal that a majority of entry-level jobs required these types of social and interpersonal skills, and in one study, more than 85 percent of employers ranked soft skills among their most important hiring criteria. National inventories consistently find that employers list skills in communication, interpersonal relationships, and problem-solving along with personal qualities such as self-esteem and motivation as critical for workforce productivity.

What are soft skills?

Soft-skills typically fall into four categories:

- Problem Solving Skills: problem solving involves the identification of problems and the formulation and evaluation of alternative solutions by weighing risks and benefits.
- Communication Skills: communication skills include the ability to speak well, listen well, give and understand instructions, and communicate in ways appropriate to the situation and audience.
- Personal Qualities and Work Ethic: personal qualities important to job performance include self-esteem, self-management, responsibility, and motivation.
- Interpersonal and Teamwork Skills: interpersonal and teamwork skills are those needed to negotiate with others, to participate as a member of a team, and to resolve conflicts maturely.

How is this curriculum organized?

Using this research, we designed this soft skills curriculum to assist Neighborhood Networks centers that are either currently providing or wish to provide job training services to residents. The curriculum focuses on personal management skills—those skills and qualities one needs in order to be mentally and emotionally prepared for

INSTRUCTOR NOTES

employment. Specific topics include, among others, taking direction and accepting constructive criticism, the importance of self-motivation, problem solving/overcoming common employment-related obstacles, adaptability, and time management. The curriculum is designed to be flexible, such that any Neighborhood Networks center using the curriculum could tailor it to the specific needs of its residents.

As the table of contents indicates, there are nine lessons included in this manual, each lasting approximately 45 minutes. Some are actually a bit shorter, while a few are longer. However, the time guides are only estimates and will vary depending on the level of class participation. Instructors can structure sessions so that they are shorter or longer, as time permits and according to the needs of the particular group. Moreover, instructors can also structure the course in the manner that works best for the participants. For example, you might conduct 3 three-hour workshops or you might decide to deliver a nine-week series with one to two hour classes each week.

The Instructor Manual includes student exercises, instructor talking points, and overhead slides. Activities are varied, including role-playing and scenarios, group discussions, and individual exercises. However, the material is presented only as a guide. Instructors should feel free to improvise in any way they see fit. Instructors may wish to add additional scenarios for discussion, create activities around different topics, arrange field trips (e.g., to a local One-Stop center or to a major employer in the area), or even schedule guest speakers. If the instructor is training this course with a group of participants that encounter difficulties with the text, instructors should spend some time prior to the session compiling a list of definitions of difficult words or phrases to avoid language barriers. Depending on the capacity of the center, this curriculum could be taught as a stand-alone course or it could be incorporated into a comprehensive job-training program that also includes technical skills training, job placement assistance, mentoring, and job retention services.

How will residents obtain maximum benefit from this course?

To ensure that this curriculum provides maximum benefit to residents, instructors may wish to coordinate with their local Temporary Assistance for Needy Families (TANF) Agency and/or employers. First, because TANF recipients are required to work in exchange for assistance under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (a minimum of 30 hours per week as of January 1, 2000), instructors should speak to their local TANF agency to determine how to obtain certification for the curriculum so that participation in the course would count towards recipients' work requirement.

Instructors may also wish to speak with any large employers in the area to ensure that the curriculum covers appropriate topics and that employers find the curriculum valuable. For example, would employers be more willing to hire an individual who has completed this course? If not, what are they looking for? Are there additional topics they would like to see included? Again, this curriculum was designed in a way that allows each Neighborhood Networks center to tailor it to its own specific needs.

INSTRUCTOR NOTES

To learn more about the TANF program, contact the Office of Family Assistance at <http://www.acf.dhhs.gov/programs/ofa/>

To learn about the TANF laws and locate the TNF office in your state, log onto the Welfare Information Network at <http://www.welfareinfo.org/tanf.htm>

For Technical Assistance on how to connect to your local TANF office, call the Neighborhood Networks Information Center toll-free at 1-888-312-2743 and press option 5 for Technical Assistance.

Lesson 1

Positive Attitudes and Behaviors:

Values and Personal Ethics in the Workplace

INSTRUCTOR NOTES

Slide 1-A: Positive Attitudes and Behaviors: Values and Personal Ethics

Estimated Training Time : 45 minutes

Background: This is the session title slide. Welcome the participants to the session, entitled *Values and Personal Ethics in the Workplace*. Announce the module and move quickly to the next slide.

INSTRUCTOR NOTES

Slide 1-B: Objectives

Background: The course objectives are outlined on the slide. Objectives are:

- To develop an understanding of how our values influence our approach to problem solving in the work environment.
- To understand the link between values and behavior in the workplace.
- To learn how to make decisions when values come into conflict.

INSTRUCTOR NOTES

Exercise 1.1: Lying Down on the Job

Objectives: To understand how one's values affect behavior and interpersonal interactions in the workplace.
To learn how to make decisions when values come into conflict.

Directions: Distribute Exercise 1, entitled *Lying Down on the Job*. Walk through the Talking Points below. Read the following scenario, or request a volunteer to read it aloud. Follow with the open discussion questions.

Scenario: You have been working for three months as a tele-marketer. You really enjoy your new job and you are quite good at it. You just received a new assignment, but your supervisor has asked you to pitch the product in a dishonest manner. Your supervisor has asked you to lie to the customers by assuring them the product is 100% safe, even though the product has been recalled three times. Your supervisor tells you that he is sure that the product is now safe. What do you do?

- **Talking points to introduce the scenario:**

- ✓ Values play a key role in establishing and maintaining our identity.
- ✓ We generally go about our day to day business without thinking too consciously about our values.
- ✓ However, we do become aware of our values when another person or their actions challenges them.
- ✓ This exercise is designed to stimulate discussion about how you would or should respond to a request that challenges your personal values.

- **Instructor may wish to open the discussion with the following questions:**

- ✓ How would you respond? If you pitch the product, you may be going against your values. If you don't, you will be going against your supervisor's request.
- ✓ What, if any, are the legal implications? Would this affect your response?
- ✓ If your supervisor told you that there were no legal implications, would you still pitch the product?
- ✓ What would you do if your supervisor told you that you have to pitch the product or you would be fired?

INSTRUCTOR NOTES

After listening to the discussion, the instructor may notice that the general consensus is to say no to the supervisor's request. If this is the case, the instructor may wish to engage in a discussion on proper ways to say no. Following are some tips:

- Obtain as much information as possible to back up your decision (e.g., about legal issues).
- Listen to everything before you decide
- Postpone the decision and think about it.
- Say no politely but firmly, explaining why you have made the decision.
- Offer alternatives (e.g., is there a different project you could work on?)

Exercise 1.1: Lying Down on the Job

Objectives: To understand your values and how they affect behavior and interpersonal relationships in the workplace.
To learn how to make decisions when values come into conflict.

Directions: Read the following scenario. A group discussion will follow.

You have been working for three months as a tele-marketer. You really enjoy your new job and you are quite good at it. You just received a new assignment, but your supervisor has asked you to pitch the product in a dishonest manner. Your supervisor has asked you to lie to the customers by assuring them the product is 100% safe, even though the product has been recalled three times. Your supervisor tells you that he is sure that the product is now safe. What do you do?

Exercise 1.2: The B.O.S.S.

Objectives: To understand how your values affect your interpersonal relationships.
To identify appropriate responses to challenging workplace situations.

Directions: Distribute Exercise 1.2, *The B.O.S.S.*, to participants. Walk through the Talking Points below. Read the scenario aloud and ask the class to follow along. Follow with the open discussion questions.

Scenario: You are working for a man who constantly puts down your female co-worker when she is not around. Not only does your boss bash your co-worker about the “terrible work she does,” but he also makes rude comments about her physical appearance. In addition, he tells very offensive jokes, many of which are either sexist or racist. You have been listening to your boss’s comments for two months now. At the beginning, you refrained from saying anything. You were concerned that, as his subordinate, it may be out of line. However, your boss continues to make very obnoxious comments, and you know that it makes others uncomfortable as well. How would you handle this situation?

- **Talking points to introduce the scenario:**

- ✓ Behavior in the workplace is a key issue. You may be put in a situation in which you feel uncomfortable about what your supervisor or a co-worker is saying.
- ✓ Things you say or talk about at home or with friends are not necessarily appropriate for the workplace. Furthermore, how you respond to rude comments or behavior at home or with friends may also not be appropriate in the workplace.
- ✓ Let’s move to the next scenario and discuss possible responses one could make if in this or a similar situation.

- **Instructor may wish to open the discussion with the following questions:**

- ✓ How would you handle the situation?
- ✓ What if the individual was a peer instead of your supervisor? Would that affect how you responded? Should it? What if it was a subordinate?
- ✓ How might this affect your relationship with this person? Do you think it would make your work environment uncomfortable?

Exercise 1.2: The B.O.S.S. (Big Offensive Sexist Supervisor)

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Objective: To understand how your values affect your interpersonal relationships.
To identify appropriate responses to challenging workplace situations.

Directions: Read the following scenario. A group discussion will follow.

You are working for a man who constantly puts down your female co-worker when she is not around. Not only does your boss bash your co-worker about the “terrible work she does,” but he makes rude comments about her physical appearance. In addition, he tells very offensive jokes, many of which are either sexist or racist. You have been listening to your boss’s comments for two months now. At the beginning, you refrained from saying anything. You were concerned that, as his subordinate, it may be out of line. However, your boss continues to make very obnoxious comments, and you know that it makes others uncomfortable as well. How would you handle this situation?

INSTRUCTOR NOTES

Slide 1-C: Private Life vs. Public Life: Is Different Behavior Required?
(Session Summary)

Directions: Wrap-up this session with a brief discussion about the differences between how one behaves or acts in their “public life” versus their “private life.”

- **Instructor talking points:**

- ✓ While values remain consistent, different behavior is often required.
- ✓ Your values are what make up your character and personality. However, your values do not necessarily govern your behavior.
- ✓ When in a work situation, you may be asked to do something that conflicts with your values. It is important to understand what your values are so that you can make appropriate decisions.
- ✓ In most cases, an employer will not fire you because you say no to a task. However, *how* you say no makes a big difference.
- ✓ Remember, you should not talk to your supervisor or a co-worker like you would talk to your friend.

- **Instructor should end the discussion by summarizing the key lessons learned and entertaining any last questions.**

Additional Resource:

Values, Attitudes and Lifestyles

Values play a key role in establishing and maintaining a person’s identity. People generally go about day-to-day business without thinking too consciously about their values. However, since values play a key role in a person’s identity, they should also play a key role in choosing the right career. Participants should click on the following survey to discover one of the eight lifestyles.

<http://future.sri.com/vals/surveynew.shtml>

Lesson 2

Positive Attitudes and Behaviors:

Self-Esteem--Taking Directions and Accepting Criticism

INSTRUCTOR NOTES

Slide 2-A: Positive Attitudes and Behaviors: Self Esteem—Taking Direction and Accepting Criticism

Estimated Training Time: 45 minutes

Background: This is the session title slide. Welcome participants to the session, which is entitled *Self Esteem—Taking Direction and Accepting Criticism*. Announce the module and move quickly to the next slide.

INSTRUCTOR NOTES

Slide 2-B: Objectives

Background: If doing one session at a time, the instructor should begin by summarizing the key lessons learned from the previous session, *Values and Personal Ethics in the Workplace*. Use the summary as a transition into this session, which is a continuation of the “Positive Attitudes and Behaviors” theme.

The course objectives for this session are outlined on the slide 2-B. Objectives include:

- To learn how to take direction from supervisors and co-workers.
- To learn how to give and take constructive criticism.

INSTRUCTOR NOTES

Exercise 2.1: Accepting Criticism

Objective: To learn how to take direction from supervisors and co-workers.
To learn how to give and take constructive criticism.

Directions: Distribute Exercise 2.1, entitled *Accepting Criticism*. Ask for two volunteers to stand up in front of the class and act out scenarios 1 and 2. Assign one student to be the supervisor and the other to be the employee. Have the two “actors” read their lines from the instructor copy found in your instructor guide (as it provides more direction for the two individuals acting out the scenario). Have the participants follow along on their handouts. You may choose to have the same two volunteers act out each scenario, or you may ask for another set of volunteers.

• **Instructor may wish to begin the group discussion with the following questions:**

- ✓ How would you react to the criticism provided in each scenario? What do you think is the right way to handle the situation? (Note that there may be more than one “right” answer.)
- ✓ How might the criticism each person received affect the way they felt about themselves? For example, how would you feel in the first scenario when you received negative comments as compared to the second scenario where the supervisor was more positive?
- ✓ How might the supervisor’s tone and body language—even though the message may have been the same—effect your response?
- ✓ How is asking someone to do something different than telling someone to do something? Which do you prefer? (Note that while asking might be the preference, everyone must learn to take direction in either style.)
- ✓ Would you feel differently about taking directions from someone who was younger than you? How about someone who has been with the company less time than you? What if you simply did not like the person? Would any of these factors affect how you felt about taking directions or accepting criticism?
- ✓ Notice that in the first scenario, the boss did not tell the employee what to change. How is she/he supposed to know what to fix?
- ✓ In general, when it is appropriate to try to figure something out for yourself and when it is appropriate to ask questions? Who do you ask? Are you afraid of asking a stupid question? Do you think that asking too many questions might make you look incompetent?

INSTRUCTOR NOTES

- **Talking points to conclude with:**

- ✓ Sometimes on the job we are assigned a task that seems too difficult for us to perform. Or, perhaps it is something that we have done before but maybe not in that particular context.
- ✓ Asking questions does not mean that you are incompetent. No one knows the answer to everything.
- ✓ There is no such thing as a stupid question. However, you should carefully think through the problem or question to make sure that you don't actually know the answer or that the answer isn't easily assessable (i.e., in the employee handbook you received on the first day.). You may also want to think of suggestions or alternative to demonstrate that you have thought through the question at hand.
- ✓ Finally, you should be prepared when you go to ask questions, so that you know exactly what it is you are trying to learn and who is in the best position to help you.
- ✓ Asking questions allows you to perform your job efficiently and correctly.

Exercise 2.1: Accepting Criticism—Scenario 1 (Instructor Copy)

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Objective: To learn how to take direction from supervisors.
To learn from and accept constructive criticism.

Directions: Ask for two volunteers to act out the following scenarios. A discussion will follow.

[Supervisor enters the room with a booklet in his or her hand. Employee is sitting in a chair and looks up at the supervisor, with a startled look on his or her face.]

Supervisor: [Looking sternly at the employee]
“So, this is the report that you gave me to review.”

Employee: [Smile]
“Yes. I put it on your chair before I left yesterday. Have you had a chance to look it over?”

Supervisor: [Speak in a rude tone of voice]
“This is what you call a monthly report! How dare you give me this piece of junk! Not only did you not follow *any* of my directions, but this is the worst report I have ever received in my eight years at this company. I want you to redo this report before you leave today!”

Exercise 2.1: Accepting Criticism—Scenario 1

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Objective: To learn how to take direction from supervisors.
To learn from and accept constructive criticism.

Directions: Follow along as two volunteers act out the following scenarios. A discussion will follow.

Supervisor: “So, this is the report that you gave me to review.”

Employee: “Yes. I put it on your chair before I left yesterday. Have you had a chance to look it over?”

Supervisor: “This is what you call a monthly report! How dare you give me this piece of junk! Not only did you not follow *any* of my directions, but this is the worst report I have ever received in my eight years at this company. I want you to redo this report before you leave today!”

Exercise 2.1: Accepting Criticism—Scenario 2 (Instructor Copy)

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Supervisor: [Looking directly into the employee's eyes]
"I got your report this morning."

Employee: [Smile]
"Yes. I put it on your chair before I left yesterday. Have you had a chance to look it over?"

Supervisor: [Continue with direct eye contact and smile]
"Yes, I have had a chance to look it over. First, thanks for your hard work and for getting it to me on time. However, it still needs some work. Do you have time to talk right now?"

Employee: "Sure."

Supervisor: "Great. Sections one and two only have a few revisions, which I have outlined in the margins. Section three needs some more detail, and sections four and five need to be reorganized. I've made some suggestions to guide you, but if you have any questions, feel free to come by my office. When do you think you can get the revised report to me?"

Exercise 2.1: Accepting Criticism—Scenario 2

.....

Supervisor: “I got your report this morning.”

Employee: “Yes. I put it on your chair before I left yesterday. Have you had a chance to look it over?”

Supervisor: “Yes, I have had a chance to look it over. First, thanks for your hard work and for getting it to me on time. However, it still needs some work. Do you have time to talk right now?”

Employee: “Sure.”

Supervisor: “Great. Sections one and two only have a few revisions, which I have outlined in the margins. Section three needs some more detail, and sections four and five need to be reorganized. I’ve made some suggestions to guide you, but if you have any questions, feel free to come by my office. When do you think you can get the revised report to me?”

INSTRUCTOR NOTES

Slide 2-C: Summary

The instructor should again end the discussion by summarizing lessons learned and entertaining any last questions.

Participants should have learned:

- How to take criticism (both constructive and not-so-constructive) from supervisors and co-workers without taking it personally;
- Appropriate responses to criticism; and
- When and how to ask for further direction.

Lesson 3

Positive Attitudes and Behaviors:

Self-Motivation and Initiative

INSTRUCTOR NOTES

Slide 3-A: Positive Attitudes and Behaviors: Self-Motivation and Initiative

Estimated Training Time : 45 minutes

Background: This is the session title slide. Welcome the participants to the session, entitled *Self-Motivation and Initiative*. Announce the module and move quickly to the next slide.

INSTRUCTOR NOTES

Slide 3-B: Objectives

Background: If doing one session at a time, the instructor should begin by summarizing the key lessons learned from the previous session. Use this as a transition into this session, which is the third of three lessons related to “Positive Attitudes and Behaviors.”

Objectives for this session include:

- To examine the importance of self-motivation in the workplace.
- To distinguish between basic responsibilities and extra activities.
- To learn appropriate ways “to take initiative” in order to develop skills on the job.

INSTRUCTOR NOTES

Exercise 3.1: Self-Motivation and Initiative

Slide 3-C: Self-Motivation and Initiative

Objective: To examine the importance of self-motivation in the workplace.

Directions: If the group is five people or less, discuss the questions as a whole group. Write participants' answers on a flip chart for all to see. Take approximately fifteen minutes for the discussion. If the group is more than five people, split the class into smaller groups (preferably three to five people per group). Give the groups approximately 10 minutes to answer the questions. Then have participants reconvene to discuss their answers. Write all the answers on the flip chart.

- **Questions for the group to consider include:**

- ✓ Why is self-motivation important?
- ✓ What motivates you?
- ✓ Who is responsible for motivating you? Your supervisor? Your peers? Yourself?
- ✓ What happens if you don't take responsibility for motivating yourself?

- **Tell participants that self-motivation is also about going above and beyond normal work activities.**

- ✓ Why might someone want to do "extra" work, particularly if they are not getting compensated (monetarily) for that extra work?
 1. Prove yourself.
 2. Develop skills
 3. Career development

- **Transition into Exercise 3.2:**

- ✓ Now that the class has had a chance to think about self-motivation, move on to the Exercise 3.2, which places the concepts of motivation and initiative into a real-life situation.

Exercise 3.1: Self-Motivation and Initiative

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1. Why is self-motivation important?

2. What motivates you?

3. Who is responsible for motivating you in the workplace? Your supervisor?

Your peers? Yourself?

What happens if you don't take responsibility for motivating yourself?

4. Can you think of any situations in which you would want to take on extra work, even if you were not getting compensated for it? Why or why not?

INSTRUCTOR NOTES

Exercise 3.2: Self-motivation

Objective: To examine the importance of self-motivation.
To consider appropriate ways to take initiative in order to develop job skills and advance in your career.

Directions: Distribute Exercise 3.2 to participants. Read the scenario aloud, or ask for a volunteer to read the scenario to the group as everyone follows along.

Scenario: Jennifer just got hired as an office assistant in a dental office. She is an extremely hard worker and is determined to prove herself to her new employer. After a few weeks on the job, she comes up with (what she considers to be) a better system for organizing the patient files. To prove what a hard worker she is, Jennifer comes in early one morning to get started on the project. When her supervisor arrives at work, she is upset to see the files in disarray.

- **Instructor may wish to open discussion with the following questions:**

- ✓ Do you think what Jennifer did was wrong? Why or why not?
- ✓ What could she have done differently?
- ✓ How do you know your limitations at work?

- **Instructor talking points:**

- ✓ What Jennifer did was not necessarily wrong, but she should have approached the situation in a different manner. While Jennifer's intentions were good, she should have ran her ideas past her supervisor to receive some feedback. Doing so would not only prove she is a hard-working employee with great ideas, but in addition, it would have prevented Jennifer from over-stepping her boundaries.
- ✓ It is important to know your limitations at work, especially since every employee is responsible for their actions. It is also important to know the difference between taking the initiative and knowing your limitations.

Exercise 3.2: Taking Initiative

Objective: To examine the importance of self-motivation.
To take initiative in order to develop skills on the job.

Directions: Read the following scenario. A group discussion will follow.

Jennifer just got hired as an office assistant in a dental office. She is an extremely hard worker and is determined to prove herself to her new employer. After a few weeks on the job, she comes up with (what she considers to be) a better system for organizing the patient files. To prove what a hard worker she is, Jennifer comes in early one morning to get started on the project. When her supervisor arrives at work, she is upset to see the files in disarray.

Exercise 3.3: Above and Beyond

Objective: To distinguish between basic responsibilities and extra activities.

Directions: Distribute Exercise 3.3 to participants. Read the objective and directions. If the group is five people or less, have them develop a few responses on their own. If the group is larger than five people, split the class into smaller groups (preferably between three to five people per group). After 10-15 minutes, have the group reconvene for a group discussion. Record participant responses on a flip chart. Take 10-15 minutes for the group discussion.

- **Examples of basic workload activities (included on the handout):**
 - ✓ Clean number of guests rooms as assigned.
 - ✓ Clean guest bathrooms and sitting areas.
 - ✓ Make beds with clean linen and place clean linen in bathrooms daily.
 - ✓ Dust and vacuum rooms daily.
 - ✓ Empty wastebaskets and replace wastebasket liner daily.
 - ✓ Remove food trays, dishes, and glasses from rooms.
- **Examples of extra activities:**
 - ✓ Return to rooms to replace missing items or to respond to specific guest request.
 - ✓ Maintain and track all cleaning supplies issued daily.
 - ✓ Assist with preventative cleaning program.
- **If participants are having difficulty developing ideas for “extra” activities, use the following scenarios to stimulate discussion:**
 - ✓ The supervisor tells Laurie that the hotel has no tracking system for replacing items that housekeepers use and they are constantly running out of supplies.
 - ✓ Laurie has a knack for observing preventative measures. How could she use this skill to go above and beyond her basic responsibilities?

INSTRUCTOR NOTES

- **Instructor talking points:**

- ✓ These extra activities prove that Laurie is ambitious and hard-working, and will likely help her move ahead in the company.
- ✓ As an employee, you should not overwhelm yourself with too many “extra” duties. However, if you have a special skill that will benefit the company, you should use it to its full capacity. Doing so will prove to your supervisor that you are motivated, therefore also proving that you are an asset to the company.
- ✓ As we learned in the last exercise, it is always good to present your ideas or suggestions to your supervisor to receive approval.

Exercise 3.3: Above and Beyond

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Objective: To distinguish between basic responsibilities and extra activities.

Directions: Read the scenario below and answer the question that follows.

Laurie is working for a large hotel in their housekeeping division. Her responsibilities include the following activities:

- Clean the number of guest rooms as assigned.
- Clean bathrooms and sitting areas.
- Make beds with clean linen and place clean linen in bathrooms daily.
- Dust and vacuum rooms daily.
- Empty wastebaskets and replace wastebasket liner daily.
- Remove food trays, dishes, and glasses from rooms.

What extra activities could Laurie perform that are not included in her basic responsibilities?

- _____
- _____
- _____
- _____
- _____
- _____

INSTRUCTOR NOTES

Slide 3-D: Summary

The instructor should summarize lessons learned and entertaining any last questions. Key lessons learned include:

- The importance of self-motivation in the workplace;
- How to distinguish between basic workload and extra activities; and
- How to take initiative in order to develop skills on the job.

Lesson 4

Adaptability:

Recognizing Strengths and Working with Limitations

INSTRUCTOR NOTES

Slide 4-A: Adaptability: Recognizing Strengths and Working with Limitations

Estimated Training Time: 45 minutes

Background: This is the session title slide. Welcome the participants to the session, entitled *Recognizing Strengths and Working with Limitations*.

INSTRUCTOR NOTES

Slide 4-B: Objectives

Background: As always, briefly summarize the points made during the previous session if necessary. This session is the first of three related to adaptability. The course objectives are outlined on the slide.

- Objectives for the session are:
 - ✓ To identify skills and personality strengths through personal asset mapping.
 - ✓ To examine the connection between personal strengths and job-specific skills.

INSTRUCTOR NOTES

Slides 4-C, 4-D: Personal Asset Mapping

Objective: To examine the connection between personal strengths and job-specific skills.

Background: Asset mapping focuses on the skills of residents and the resources of a community, as opposed to the needs-based approach, which focuses on the limitations of residents and the problems within a community. It is based on the principle that residents of any community have control over their future because, together, they have the talents and skills to accomplish the goals they set out to achieve. The purpose of this exercise is to help participant identify their *personal* assets and translate them into job-specific skills. Participants should realize that skills are not only revealed in the workplace, but in one's everyday life as well (e.g., home, social situations, etc.).

Directions: Begin the personal asset mapping exercise by having participants turn to the Dictionary of Strengths (Exercise 4.1) in their workbook. Give participants 5 minutes to review the list and select between 5 and 10 characteristics they feel to be their strongest assets. The instructor should remind participants that this list is not all-inclusive; encourage participants to share any other ideas with the class. The instructor may want to revise the list prior to the exercise if they have other ideas. The instructor should be prepared with a dictionary or working definitions of the words in case participants do not understand all words. When participants are finished, move on to Exercise 4.2.

Exercise 4.1: Dictionary of Strengths

A

- ☐ Accurate
- ☐ Ambitious
- ☐ Articulate
- ☐ Artistic
- ☐ Assertive
- ☐ Assume responsibility
- ☐ Attentive to detail

B

- ☐ Bold
- ☐ Broad-minded
- ☐ Businesslike

C

- ☐ Caring
- ☐ Clear-thinking
- ☐ Competitive
- ☐ Confident
- ☐ Consistent

D

- ☐ Dependable
- ☐ Detail-oriented
- ☐ Determined

E

- ☐ Eager
- ☐ Efficient
- ☐ Empathetic
- ☐ Enthusiastic

F

- ☐ Firm
- ☐ Flexible
- ☐ Friendly

G

- ☐ Generous
- ☐ Good-listener

- ☐ Good-natured

H

- ☐ Helpful
- ☐ Honest

I

- ☐ Imaginative
- ☐ Independent
- ☐ Individualistic
- ☐ Intellectual
- ☐ Inventive

K

- ☐ Kind
- ☐ Knowledgeable

L

- ☐ Logical
- ☐ Loyal

M

- ☐ Meticulous
- ☐ Modest
- ☐ Motivated

N

- ☐ Natural

O

- ☐ Open-minded
- ☐ Organized
- ☐ Original

P

- ☐ Patient
- ☐ Persistent
- ☐ Practical

Q

- ☐ Quick-learner

R

- ☐ Realistic
- ☐ Reliable
- ☐ Responsible
- ☐ Results-oriented
- ☐ Risk-taker

S

- ☐ Self-confident
- ☐ Stable
- ☐ Strong-willed
- ☐ Supportive

T

- ☐ Teachable
- ☐ Tenacious
- ☐ Thorough
- ☐ Thoughtful
- ☐ Tolerant
- ☐ Trusting
- ☐ Trustworthy

U

- ☐ Understanding

V

- ☐ Versatile

W

- ☐ Willing to learn new things
- ☐ Wise

Exercise 4.2: Recognizing Your Strengths

Objective: The purpose of this exercise is to relate the strengths identified by participants during the *Dictionary of Strengths* exercise to job-specific skills.

Directions: Instructor should refer to examples on the sample worksheet. Begin the discussion by asking participants how the example in the third column translates into the employee skills in the second column. Use the talking points below to stimulate discussion.

- **Example 1 Talking Points:**

- ✓ Coordinating schedules and tracking all appointments in the date-book is a sign of organization. And, being organized shows that you have great attention to detail and are able to meet deadlines.
- ✓ The ability to change your schedule to accommodate important events shows that you are flexible. This flexibility demonstrates that you are able to prioritize your work and are open to change.

- **Example 2 Talking Points:**

- ✓ When people are coming to you for information and you always have a smile on your face, this is a sign of being enthusiastic/friendly.
- ✓ Having residents refer people to you and being ready to lend a helping hand are signs of being helpful.
- ✓ Enthusiasm and helpfulness translate into strong customer service skills.

INSTRUCTOR NOTES

Exercise 4.2: Recognizing Strengths (Continued)

Directions (Cont'd): After reviewing the examples, have participants take 10 minutes to find a job that interests them using a newspaper, the Internet, or the examples provided. Have participants complete Exercise 4.2 by writing down the job qualifications in the appropriate column. Have the participants match the job qualifications to their own personality strengths (as determined by the *Dictionary of Strengths* exercise) and provide examples.

Remember that the main objective of this exercise is for the participant to recognize the value of their strengths, so don't let the participant spend all their time figuring out the job qualifications. Tell participants that they should fill out one complete row first, continuing on to other examples as time permits.

- **If you find that participants are having difficulty identifying specific skills to write in the “Employee Skills” column, use the following questions to stimulate thought:**
 - ✓ Why do my friends like me? Because I am friendly? Helpful? Kind? Loyal?
 - ✓ What are my hobbies? Do they involve organizing? Creativity? Persistence? Risk-taking?
 - ✓ Am I dependable and trustworthy?
 - ✓ Am I motivated and eager to learn?

After approximately 15 minutes, reconvene as a group and ask participants to share what they learned.

- **Start the discussion by going around the room and asking each participant to tell the class about one of their examples.** Always encourage the participants by responding to their examples with positive feedback. Participants may give examples that others do not understand, so the instructor may have to help explain it or prompt the participant to expand on the example. Wrap-up this discussion by talking about what the participants learned during the exercise.

Exercise 4.2: Recognizing Your Strengths (SAMPLE)

.....

Recognizing Your Strengths: Translating Personality Strengths into Job-Specific Skills		
Job Position and Title: Administrative Coordinator		
Job Qualifications	Employee Skills	Personal Example of How My Employee Skills Translate into Job Qualifications
1. Ability to prioritize work, meet deadlines, and great attention to detail	♦ Organized ♦ Flexible	Everyday I coordinate my schedule with my children's schedule. I am able to change my schedule to pick up my children at school and take them to the doctor's office. I keep track of all my appointments in my date-book, which I carry around and consistently check.
Customer Service Service-Oriented; Ability to work well with others	♦ Enthusiastic ♦ Helpful ♦ Friendly	Everyday, someone new asks me about the current happenings in our neighborhood. The residents keep referring people to me because they say I am ready to lend a helping hand and always have a smile on my face.

Exercise 4.2: Recognizing Your Strengths

.....

Objective: To examine the connection between personal strengths and job-specific skills.

Directions: Take 5-10 minutes to find a job that interests you using a newspaper, the Internet, or the examples provided below. Complete the worksheet by writing down the job qualifications in the appropriate column. Match the job qualifications to your own personality strengths (as determined by the *Dictionary of Strengths* exercise) and provide a personal example.

Job-finder Web sites:

www.careermosaic.com

www.careerbuilder.com

www.careercity.com

www.monster.com

www.idealists.org

www.jobfind.com

www.careerexchange.com

www.ajb.dni.us

www.careerexposure.com

www.nationjob.com

Example One:

Administrative Coordinator

Responsibilities include the following tasks: assisting a Department Manager and staff with word processing, filing, database administration, and general administrative duties. Requires excellent skills in Microsoft Word and Excel. Must possess a professional demeanor and have the ability to interact with all levels of personnel, including managers, supervisors, telephone interviewers, and support staff. Ability to prioritize work and meet deadlines while providing strong customer service with attention to detail a must. Some college with excellent communications skills and 1-3 years related experience preferred.

INSTRUCTOR NOTES

Example Two:

Indirect Sales Associate

If you are motivated, enthusiastic, and possess a “can-do” attitude, this could be the opportunity you’ve been looking for! As Indirect Sales Associate, you will work at selected retail stores to represent Company X and its retail partners by providing top-notch service to customers. In order to meet or exceed monthly sales quotas, you will actively demonstrate all of the latest products and services. We will rely on you to develop positive relationships with national retail partners, sharing information and training associates on an ongoing basis. You will be assigned one store to cover each weekend on a rotating basis. Transportation is required. Company X provides the opportunity for development found only in rapidly expanding organizations. Our program offers a flexible schedule and opportunity to make great money.

Example Three:

Shovel Mechanic

An exciting and challenging job opportunity! Specific responsibilities include lubricating and cleaning parts; repairing or replacing defective parts; and welding and fabricating parts to properly repair shovels. With our team-based management system, you will be responsible for prioritizing and initiating projects and routine work; coordinating task completion with other departments; and eventually, training new mechanics. Minimum requirements include demonstrated communication and interpersonal skills; demonstrated ability to train and mentor others; strong planning and organizational skills; and an excellent safety and attendance record.

Example Four:

Kid’s Club Attendant

Duties and responsibilities include: coordinating and supervising games and activities for children; providing care to children and attending to their personal needs; and working with parents to answer inquiries and take care of special needs. No experience is necessary, but a minimum of one year of childcare experience is desired. Effective interpersonal skills and strong oral communication skills a must.

Example Five:

After-School Program Staff

Several positions available for after-school program in elementary schools:

- Group Leaders: Responsible for the daily supervision of children.
- Workshop Assistants: Responsible for assisting Group Leader in the daily supervision of children.
- Activity Specialists: Responsible for developing and implementing “activity plans” for children. Plans will include athletics, arts & crafts, computer activities, dance, and music.

Personal Management Skills: Adaptability
Recognizing Strengths and Working with Limitations

INSTRUCTOR NOTES

All candidates must enjoy working with children. Must be patient, enthusiastic, and have a good sense of humor.

Example Six:

Program Organizer

Children's Garden provides a unique opportunity to work with the highest caliber of therapeutic childcare professionals in a team atmosphere. The program organizer will lead a small team with the objective of family preservation and reunification when an out-of-home placement for a child is threatened or has occurred. The process involves identifying and evaluating child and family needs and developing and implementing wide-ranging treatment plans and approaches. We are looking for dynamic individuals who possess strong clinical skills and moral and professional standards.

Example Seven:

University/Community Liaison

We need an outreach representative to coordinate and perform outreach to universities and non-profit organizations. Primary responsibilities include leading outreach efforts to universities and non-profit communication channels, communicating directly with university-based researchers and non-profit representatives, designing and coordinating marketing and outreach campaigns, and other tasks as necessary. The ideal candidate will have exemplary communication and problem-solving skills and strong self-motivation. He or she will be good-natured, persuasive, and a quick learner.

Example Eight:

Program Coordinator

Seeking Program Coordinator to work as part of a two-person team responsible for the day-to-day operations of a teen empowerment site. Responsibilities include facilitating group activities, training and supervising youth, supporting youth in implementing social change initiatives, working to improve the safety and overall health of the school or community (including conflict resolution and crisis management), collaborating on special projects with other local and city-wide organizations, and participating in strategic planning efforts. Additional qualifications include a passion for social justice and an understanding of the socio-economic, educational, and political challenges facing urban communities. Two years experience required. Bilingual abilities a plus.

Exercise 4.2**Recognizing Your Strengths:
Translating Personal Strengths into Job-Specific Skills**

Job Position and Title: _____

Job Qualifications	Personal Skills	Example of How Personal Skills Translate Into Job Qualifications
1.		
2.		
3.		
4.		

INSTRUCTOR NOTES

Slide 4-E: Summary

The instructor should end the discussion by summarizing lessons learned and entertaining any last questions. Key lessons learned include:

- Personal skills are developed and/or revealed not only in the workplace, but also through interactions with family, friends, and the community.
- Whether or not these skills were learned on the job, they translate into specific, job-related skills.

Additional Resources:

Resources in this section focus on self-assessment in the areas of personal interests, identifiable and transferable skills, personality type, and values.

America's Career InfoNet

This one-stop shop, developed by the U.S. Department of Labor, links to free online assessments and tests, fee-based assessments and testing services, educational tests, and employee screening and testing. Guide the participant through this Web site and suggest the appropriate tests for the participant to take.

<http://www.acinet.org/acinet/resources/assessment.htm>

Career Key

Participants take the Career Key measure to identify their interests, abilities and values. Based on the results, participants create their list of personal career choices. Information on each occupation is provided.

<http://www.ncsu.edu/careerkey>

What color is your parachute?

This Web site (JobHuntersBible.com) is the complement to the career manual, "What Color is Your Parachute?" CTC staff should link to the seven rules to taking [career tests](#) and discuss them with the participant. Participants are then ready to take the interactive [personality tests](#).

<http://www.jobhuntersbible.com>

Interests.

Work Interest Quiz

The career toolbox uses a simple assessment to place people into two of six work types. After taking the quiz, the participant should click on the work type to discover the occupations that fit into his or her particular personality type.

<http://www.myfuture.com/career/interest.html>

INSTRUCTOR NOTES

Personality Type

Myers-Briggs Test

The Myers-Briggs Type Indicator uses a four-letter unique pattern of preferences that helps a person understand why they have personal preferences and are good at certain occupations. Participants should use this test for self-understanding and career exploration. Knowing one's personality type will help the participant choose a career that will hold his or her interest and tap into existing talents.

<http://www.humanmetrics.com/cgi-win/Jtypes1.htm>

Keirsey Temperament Sorter

Keirsey designed this test to discover a participant's personality by understanding his or her patterns and preferences. Have the participant take the test to determine his or her personality and use the knowledge to establish career options that are compatible.

<http://keirsey.com>

Skills

Transferable Skills

Skills are not only gained through direct workplace experience, but also in one's daily activities. Participants should identify their personal assets and translate them into job-specific skills. The following link leads participants to a checklist of skills that can be printed out and referred to in determining the right career.

<http://nextsteps.org/net/career/81yecp1h.htm>

Lesson 5

Adaptability:

Overcoming Obstacles

INSTRUCTOR NOTES

Slide 5-A: Adaptability: Overcoming Obstacles

Estimated Training Time: 30 minutes

Background: This is the session title slide. Welcome participants to the session and continue to the next slide.

INSTRUCTOR NOTES

Slide 5-B: Objectives

Background: As always, the instructor should begin by summarizing key lessons learned from the previous session. If sessions are conducted back-to-back, the instructor can move directly into the objectives of this session, which include:

- Learning to think “outside the box” to identify creative solutions to common employment obstacles; and
- Understanding the nine-step decision making process.

INSTRUCTOR NOTES

Exercise 5.1: Overcoming Obstacles

Objective: To learn problem-solving techniques in order to overcome common employment-related obstacles.

Directions: The instructor may conduct this session in one of two ways. Presented are three potential obstacles that an individual may need to deal with when either looking for a job or on the job. The instructor may choose to go through each scenario, soliciting ideas for overcoming the challenge, or may go through one scenario in detail (using the “Nine-Step Process” described below). If time allows, the instructor may wish to go through each scenario using the Nine-Step Process. Instructor may want to write the Nine-Step Process on a flip chart.

- **Talking points to introduce the lesson:**

- ✓ It is common for an employee to come across a situation in the work environment without knowing the best way to handle it.
- ✓ For example, sometimes we are assigned a task that seems too difficult for us to perform. Or, perhaps we are assigned more work than can reasonably get accomplished.
- ✓ To be successful in the workplace, an individual must be flexible and must be able to think “outside the box” to develop solutions. These are critical skills that will enable you to solve problems at home and at work.
- ✓ This exercise is designed to help participants think critically to overcome obstacles they may encounter in the work environment.

- **The Nine-Step Process.** When complicated situations arise, it sometimes helps to use a specific decision-making process to ensure that you carefully consider all of the alternatives, as well as the consequences of each alternative. One such process is the “nine-step process.” The steps include:

- 1. Define to the best of your ability the decision that needs to be made.**

Is it really your decision? Why is it important to you?

- 2. Write down as many alternative responses as you can think of.**

Don’t be judgmental with yourself. Let your imagination run free.

- 3. Research the alternatives.**

If you only came up with a few, you may want to check with trusted friends, family members, professional organizations, etc.

INSTRUCTOR NOTES

4. Sort through all your alternatives.

You may want to rank them according to your values. Cross off those that conflict with your values.

5. Visualize the outcomes of each alternative.

Picture how this outcome would look and how you would feel. You may be able to cross off more.

6. Do a reality check: Which alternative is most realistic?

Which of the ones left are most likely to happen? Cross off those that are unrealistic.

7. Make the decision.

Review remaining possible choices and outcomes and decide which ones feel most comfortable. Sometimes the choice seems right but not the outcome. Other times the choice seems hard but you know the outcome is right.

8. Just do it.

Once you have made your decision, get going on it. Do not start worrying and second-guessing yourself. Remember, you usually have the option of changing your mind later.

9. Review how it is going.

At some points along the way check to see if the outcomes are what you expected. You may need to make some adjustments. Do you have enough information? What else do you need to know? You can usually change your mind.

Scenario 1:

Katie has been working at CBA, Inc. for one year. Because of her proven efficiency and high quality work, her managers have been giving her a lot of work. Every day the piles continue to build up on her desk. Unfortunately, it has gotten to the point that it is no longer manageable for Katie to complete all of the work on her own. Jim, her colleague, does much of the same work that Katie does, but he does not seem to be consistently busy like Katie. The only way for Katie to complete her responsibilities is to stay late at least two nights per week. This is a problem for Katie because she does not have anyone to care for her children if she is late. What should Katie do?

Talking points for Scenario 1:

- ✓ Katie has been given too much work and needs to decide how to approach the situation in a professional manner.
- ✓ Some alternatives include telling her boss that she cannot keep up with all of her work, finding alternative daycare until she can get caught up, and asking Jim to take on some of her workload. What are the pros and cons of each alternative?

INSTRUCTOR NOTES

- ✓ How should Katie choose between the options? Consider the consequences of each alternative, including the financial impact of additional daycare as well as the impact of each alternative on Katie's career development.
- ✓ Which decision is the most realistic? If you were in this situation, what would you choose to do?

Scenario 2:

Anthony is a 23-year-old ex-offender. When he was 19, he was a member of a gang and committed armed robbery. He served one year in jail and was released on good behavior. While in jail, he began to turn his life around. He started by getting his GED, as well as taking courses offered by a local college program. Now that he has been released from prison, is about to join the workforce. However, he must declare on all his job applications that he has served time. Anthony has applied for five different positions, but has yet to make it to the face-to-face interview to explain how he has turned his life around. What can he do?

• Talking points for Scenario 2:

- ✓ All employers have the legal right to ask an applicant if they have been convicted of a crime. And it is the legal obligation of the applicant to answer the question honestly.
- ✓ Unfortunately, when a candidate does answer yes, it may cause the employer to think twice before interviewing the candidate for a position.
- ✓ In the eyes of the employer, Anthony may be viewed as dangerous, dishonest, or a threat to others (because of his past behavior).
- ✓ Therefore, Anthony must "sell himself" to the employer on the application. It is important for Anthony to stress all special skills and experiences that make him a perfect candidate for the position. Anthony must also point out how he has changed, what he has learned from the experience, and how this all relates to him being a good match for the company.
- ✓ Anthony has made a mistake, but from each mistake a lesson is learned. Anthony has suffered the consequences and now is ready to start his life over.
- ✓ It is imperative that the ex-offender highlights his/her selling points and can genuinely answer what they have learned from this experience (instead of ignoring it or trying to hide it.)

Scenario 3:

Susan is a 31-year-old single mother of two. The children range in age range from 14 months to two years. She has been working for the same employer for three months, has not missed a day of work, and has consistently been on time. Her children are not old

INSTRUCTOR NOTES

enough for school yet, so Susan must wake up extra early to bring her children to daycare. To reduce the costs of daycare, Susan's mother baby-sits the children twice a week. However, Susan's mother has been sick with a cold for the past week. Unknown to Susan or her mother, the children have caught the cold. Susan's mother is too weak to care for the sick children and the daycare provider will not allow sick children in their care. Susan is expected to attend a meeting at work, so it is important for her to be there on time. How should Susan handle this unexpected turn of events?

- **Talking points for scenario 3:**

- ✓ Ask the participants for possible solutions to this problem. As the instructor, make sure all answers are grounded in reality.
- ✓ Some possible alternatives for child care:
 - Another family member or close relative
 - A trustworthy neighbor.
 - A friend that is a stay-at-home mom or that works an afternoon or evening shift.
- ✓ Other alternatives include rescheduling the meeting or perhaps working from home (and participating in the meeting through a conference call).

Handout 5.1: Overcoming Obstacles (Scenario 1)

Katie has been working at CBA, Inc. for one year. Because of her proven efficiency and high quality work, her managers have been giving her a lot of work. Every day the piles continue to build up on her desk. Unfortunately, it has gotten to the point that it is no longer manageable for Katie to complete all of the work on her own. Jim, her colleague, does much of the same work that Katie does, but he does not seem to be consistently busy like Katie. The only way for Katie to complete her responsibilities is to stay late at least two nights per week. This is a problem for Katie because she does not have anyone to care for her children if she is late. What should Katie do?

Handout 5.1: Overcoming Obstacles (Scenario 2)

Anthony is a 23-year-old ex-offender. When he was 19, he was a member of a gang and committed armed robbery. He served one year in jail and was released on good behavior. While in jail, he began to turn his life around. He started by getting his GED, as well as taking courses offered by a local college program. Now that he has been released from prison, is about to join the workforce. However, he must declare on all his job applications that he has served time. Anthony has applied for five different positions, but has yet to make it to the face-to-face interview to explain how he has turned his life around. What can he do?

Handout 5.1: Overcoming Obstacles (Scenario 3)

.....

Susan is a 31-year-old single mother of two. The children range in age range from 14 months to two years. She has been working for the same employer for three months, has not missed a day of work, and has consistently been on time. Her children are not old enough for school yet, so Susan must wake up extra early to bring her children to daycare. To reduce the costs of daycare, Susan's mother baby-sits the children twice a week. However, Susan's mother has been sick with a cold for the past week. Unknown to Susan or her mother, the children have caught the cold. Susan's mother is too weak to care for the sick children and the daycare provider will not allow sick children in their care. Susan is expected to attend a meeting at work, so it is important for her to be there on time. How should Susan handle this unexpected turn of events?

INSTRUCTOR NOTES

Slide 5-C: Summary

The instructor should end the discussion by summarizing lessons learned and entertaining any last questions. Key lessons learned include:

- The importance of thinking “outside the box” to develop creative solutions to common employment-related obstacles; and
- The importance of using a decision-making process when complicated situations arise.

Lesson 6

Adaptability:

Recognition of and Respect for Diversity and Change

INSTRUCTOR NOTES

Slide 6-A: Adaptability: Recognition of and Respect for Diversity and Change

Estimated Total Training Time: 45 minutes

Background: This is the session title slide. Welcome participants to *Recognition of and Respect for Diversity and Change*, the third of three lessons related to adaptability. Announce the module and move quickly to the next slide.

INSTRUCTOR NOTES

Slide 6-B: Objectives

Background: Summarize the points made from the last session, if necessary. The course objectives for this session are outlined on the slide. They are:

- To explore the concept of diversity.
- To be exposed to basic Equal Employment Opportunity (EEO) laws.
- To learn about prejudice and discrimination, and how they impact our ability to function in the workplace.

INSTRUCTOR NOTES

Slides 6-C, 6-D, 6-E: Stereotypes, Prejudices, and Diversity

Objective: To explore the concept of diversity

Background: Begin the discussion by asking for definitions of stereotypes, prejudice, and diversity. Ask participants to expand using personal experiences as examples. Use a flip chart to record participants' thoughts.

- **Talking points as an introduction to the discussion:**
 - ✓ *Stereotype:* conforming to a fixed or general pattern; especially a standardized mental picture that is held in common by members of a group and that represents an oversimplified opinion, affective attitude, or uncritical judgment.”
 - ✓ *Prejudice:* a preconceived judgment or opinion; an adverse opinion or leaning formed without just grounds or sufficient knowledge; an irrational attitude of hostility directed against an individual, group, race, or their supposed characteristics”
 - ✓ *Diverse:* of a different kind or character; varied or multiform.
- **Instructor may want to use the following questions to spark discussion:**
 - ✓ In what ways are we, as humans, alike? In what ways are we different?
 - ✓ What are some stereotypes or prejudices that you have?
 - ✓ What attitudes toward people who are different from you did you inherit from your parents or ancestors?
 - ✓ What things do you do differently than your parents, such as foods you eat, music you like, people you admire, where you live, etc.?
 - ✓ Think of one stereotype (racial, sexist, etc.) you hold that you wish you could erase from your mind. Where did this stereotype come from? Does it affect your attitude or behavior? Why might this stereotype be problematic in the work environment?
 - ✓ Name one positive thing that you have learned from someone who is different from you.

Take a few answers for each question and limit the discussion to 15-20 minutes.

- **Use the following points as a transition into the next section:**

INSTRUCTOR NOTES

- ✓ Although we are all different, we still share similarities. These differences and similarities are what make us human and what make life interesting.
- ✓ Nonetheless, accepting differences can sometimes be difficult. In the work environment, however, it is essential to be sensitive to people of all backgrounds. Getting along with others is an essential workplace skill.
- ✓ Everyone has different skills and talents; it is important to remember that diversity is a strength.

INSTRUCTOR NOTES

Handout 6.1: Equal Employment Opportunity Laws

Slides 6-F, 6-G, 6-H, 6-I: Equal Employment Opportunity Laws

Objective: To expose participants to basic Equal Opportunity Laws.

Background: Distribute Handout 6.1, entitled *Equal Employment Opportunity Laws*. This handout summarizes Equal Employment Opportunity laws and provides suggestions on where participants can go for help if they feel they have been discriminated against. The point of this activity is simply to give participants a brief overview of applicable laws. Instructors should note that local anti-discrimination laws vary, and as a result, they may need to do some research prior to the session.

Handout 6.1: Equal Employment Opportunity Laws

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See: www.eeoc.gov

- [Title VII of the Civil Rights Act of 1964 \(Title VII\)](#) prohibits discrimination on the basis of race, color, religion, sex, and national origin.
 - ✓ Title VII applies to employers with fifteen (15) or more employees
- [Age Discrimination in Employment Act of 1967 \(ADEA\)](#) prohibits age discrimination against individuals who are forty (40) years of age or older.
 - ✓ The ADEA applies to employers with twenty (20) or more employees
- [Title I of the Americans with Disabilities Act of 1990 \(ADA\)](#) prohibits employment discrimination against qualified individuals with disabilities.
 - ✓ The ADA applies to employers with fifteen (15) or more employees
- [Equal Pay Act of 1963 \(EPA\)](#) prohibits wage discrimination between men and women in substantially equal jobs within the same establishment.
 - ✓ The EPA applies to most employers.
- The state and local laws prohibit discrimination on the basis of:

- Your local office of EEOC is located at: _____

- Your local office of [Human Rights] is located at: _____

INSTRUCTOR NOTES

Exercise 6.2: Prejudice

Objective: To learn about prejudice and discrimination, and how they affect our ability to function in the workplace.

Directions: Hand out the scenarios from Exercise 6.2 one at a time. Read the first scenario aloud (or ask for a volunteer to read the scenario) and then proceed with a group discussion.

Scenario 1:

You have been an order puller in a warehouse for one year. You are good at your job, and everyone knows it. You work so efficiently that you often manage to get done early. Your supervisor recently recognized your hard work by giving you a raise.

Then one day, your supervisor approaches you and tells you that the owner's son, whom you heard through the grapevine has flunked out of college and wrecked the SUV his parents bought him for high school graduation, is going to start working with you. Your supervisor informs you that you will be responsible for training him. You also find out that he is going to be making the same amount of money that you are making after an entire year.

- **Instructor may wish to use the following questions to stimulate discussion:**

- ✓ First, how do you feel?
- ✓ What is your impression of the owner's son?
- ✓ How is he different from you?
- ✓ How will training him affect your ability to get your own work done?
- ✓ Are there other ways you could interpret this added responsibility?
- ✓ Might the circumstances be different than you assume? For example, suppose you find out that he had an illness that caused him to flunk out of school and get into a car accident. How do you see perceive him now?
- ✓ What are some ways to handle this situation that also work to your advantage?

Scenario 2:

You have been working for seven months as the receptionist for a small firm. Of the 25 employees, you are the only person of your ethnicity who works there. And you are the only receptionist. The other employees include sales people, technicians, four or five secretaries, a couple of mid-level managers, and the owner. You have become quite efficient at your job, and on some occasions, have even done the work of secretaries when they needed help or were out sick.

INSTRUCTOR NOTES

During your seven months, the company has hired outside to fill two secretarial vacancies. You had not really been aware of the vacancies because you were happy with your job and were busy learning your position. However, you have come to find out that at least two of the secretaries on staff began as the receptionist and were subsequently promoted to secretary.

One day you look up and two people are coming in to be interviewed for yet another secretarial position. You knew nothing about the opening, although it soon becomes apparent that other staff members did. Later that day, you go to the boss and say that you didn't know about the opening and are interested in interviewing for the position. She apologizes and says that she already selected someone. What do you do? Is it discrimination?

- **Instructor may wish to open discussion with the following questions:**
 - ✓ If you were the receptionist, how would you feel?
 - ✓ Do you think she is being discriminated against? Why or why not?
 - ✓ What should the receptionist do?
- **Suggestions for what the reception may want to do include:**
 - ✓ Get more information about the job duties and the qualifications of the individuals that were selected (including those who were promoted).
 - ✓ Talk to the individuals who were promoted to learn what steps they took (perhaps they were more proactive).
 - ✓ Ask the boss why you weren't considered, if there is a possibility for you next time, and what can you do to prepare.
 - ✓ If warranted, go to the local human rights commission to explore your rights and options for filing a complaint.
 - ✓ If necessary, begin seeking another job opportunity that offers more growth and upward mobility.

Exercise 6.2: Prejudice (Scenario 1)

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Objective: To learn about prejudice and discrimination, and how they affect our ability to function in the workplace.

Directions: Read the following scenario. A group discussion will follow.

You have been an order puller in a warehouse for one year. You are good at your job, and everyone knows it. You work so efficiently that you often manage to get done early. Your supervisor recently recognized your hard work by giving you a raise.

Then one day, your supervisor approaches you and tells you that the owner's son, whom you heard through the grapevine has flunked out of college and wrecked the SUV his parents bought him for high school graduation, is going to start working with you. Your supervisor informs you that you will be responsible for training him. You also find out that he is going to be making the same amount of money that you are making after an entire year.

Exercise 6.2: Prejudice (Scenario 2)

.....

You have been working for seven months as the receptionist for a small firm. Of the 25 employees, you are the only person of your ethnicity who works there. And you are the only receptionist. The other employees include sales people, technicians, four or five secretaries, a couple of mid-level managers, and the owner. You have become quite efficient at your job, and on some occasions, have even done the work of secretaries when they needed help or were out sick.

During your seven months, the company has hired outside to fill two secretarial vacancies. You had not really been aware of the vacancies because you were happy with your job and were busy learning your position. However, you have come to find out that at least two of the secretaries on staff began as the receptionist and were subsequently promoted to secretary.

One day you look up and two people are coming in to be interviewed for yet another secretarial position. You knew nothing about the opening, although it soon becomes apparent that other staff members did. Later that day, you go to the boss and say that you didn't know about the opening and are interested in interviewing for the position. She apologizes and says that she already selected someone. What do you do? Is it discrimination?

INSTRUCTOR NOTES

Handout 6.3: Autobiography in Five Short Chapters

Objective: To understand the difficulty of adapting to change and overcoming prejudices or stereotypes.

Directions: Distribute Handout 6.3, entitled *Autobiography in Five Short Chapters*. Ask the group to follow along while you read.

- **Use the following questions to stimulate discussion.**

- ✓ What does this reading tell us about change?

[Sometimes people do not want to change their way of doing something, even though there may be an easier or more efficient way. And, even when people *do* want to change, they may find it exceedingly difficult.]

- ✓ Everyone has likely been in this situation before. Ask for volunteers to share examples of time when they could not overcome a habit or preconceived notion.
- ✓ If you could change one thing about yourself, what would that be?
- ✓ How is the ability to be flexible and adapt to change important in the workplace?

Handout 6.3: Autobiography in Five Short Chapters

.....

I

I walk down the street.
There is a deep hole in the sidewalk.
I fall in.
I am lost . . . I am helpless.
It isn't my fault.
It takes forever to find a way out.

II

I walk down the same street.
There is a deep hole in the sidewalk.
I pretend I don't see it.
I fall in again.
I can't believe I am in this same place.
But, it isn't my fault.
It still takes a long time to get out.

III

I walk down the same street.
There is a deep hole in the sidewalk.
I *see* it there.
I still fall in . . . it's a habit . . . but,
My eyes are open.
I know where I am.
It is *my* fault.
I get out immediately.

IV

I walk down the same street.
There is a deep hole in the sidewalk.
I walk around it.

V

I walk down another street.

By Portia Nelson
There's A Hole in My Sidewalk
(Hillsboro, OR: Beyond Words Publishing, 1992)

INSTRUCTOR NOTES

Slide 6-J: Summary

As always, the instructor should end the discussion by summarizing lessons learned and entertaining any last questions.

During this lesson, participants should have learned:

- The importance of diversity.
- How stereotypes and prejudice can be a detriment to personal growth in the workplace.
- Appropriate ways to handle instances of prejudice and/or discrimination.
- The importance of adapting to change.

Lesson 7

Responsibility:

Resource Management

INSTRUCTOR NOTES

Slide 7-A: Responsibility: Resource Management

Estimated Training Time: 1.5 hours

Background: This is the session title slide. Welcome participants to the session, entitled *Responsibility: Resource Management*. Announce the module and move to the next slide.

INSTRUCTOR NOTES

Slide 7-B: Objectives

Background: This lesson begins the first of three on personal responsibility. Objectives for this session include:

- To identify priorities within our lives.
- To identify resources available within the community.
- To learn how to effectively use resources to assist in balancing competing priorities (e.g., family and work).

INSTRUCTOR NOTES

Exercise 7.1: Priorities, Responsibilities, and Conflicting Interests

Objectives: To identify priorities, and to identify ways to balance competing priorities.

Directions: Distribute Exercise 7.1 to participants. Instruct the group to take a few minutes to answer the first question in the workbook. Ask individuals to volunteer priorities from their list and write these on a flip chart where everyone can read it. Ask about the following topic areas to prompt the group to think broadly: family, health, finances, intellectual, social, professional, and spiritual.

Focus the group on work by asking the following questions:

- Why are these people and/or things important?
- In particular, why is it important to work?
- How does working affect other priorities? (Be open to both positive and negative impacts of work, but try to focus on the positive.) For example:
 - ✓ Positive: If I work, I can ensure that my children have enough to eat. Or, when I work, I get a chance to do and learn new things.
 - ✓ Negative: Going to work takes time away from spending time with my children. Or, my job never teaches me the things I really want to learn.

Once the group has taken about five minutes to acknowledge the challenge of combining other priorities with work, ask the group to answer the second question in the workbook.

- How can a working person balance work and other responsibilities?

Ask each person to share at least one idea. Encourage the group to write down ideas they learn from others in the group. Following are some examples to use if the group is reluctant to offer ideas or has difficulty coming up with examples:

- If you have an infant: You will have to find reliable, affordable infant care, and perhaps work only part-time until you and your baby become comfortable being separated.
- If you volunteer at the Neighborhood Networks center: You could only do volunteer activities on weekends and days off.

The next exercise, Resource and Asset Mapping, will provide knowledge of resources that can help each person balance competing priorities.

Exercise 7.1: Priorities, Responsibilities, and Conflicting Interests

Directions: Take a few minutes to think about your priorities and answer the first question in the space provided. Think about such things as your family, friends, spirituality, health, finances, etc. You will then have the opportunity to share your ideas with the group.

1. What are your priorities? What things are most important for you to do or accomplish?

2. What does an individual need to have or do to balance work with other responsibilities?
You may want to add responses that you hear from others in the group.

Exercise 7.2: Resource Mapping

Objective: To identify community resources that can support a working person.
To learn to think broadly and creatively about the resources in the community.

Background: In the previous discussion, the participants examined the priorities in their lives. In so doing, they may have realized that their priorities sometimes conflict. This exercise helps participants identify resources within their community that can help them balance these competing priorities. This exercise provides the foundation for organizing all the supports that someone will need while working or looking for work. The resource list that will be created from this exercise will be referred to in future exercises. Emphasize to the class that they need to keep the list “alive” by using it regularly and updating it when they find new resources.

Materials Needed: To help the group complete their asset map, you will need to bring resources from which they can find community organizations, agencies, and individuals providing support services. Examples of resources include:

- Community newspapers
- Local magazines
- Church bulletins or newsletters
- City or regional newspaper
- Phone book
- List of United Way agencies
- List of training programs from a One-Stop career center

To create the resource map, you will need a large writing surface such as a chalkboard or a flip chart. Bring several markers so that the whole group can be physically involved in mapping the organizations and services found in their community. Before class, draw the outline of the asset map on the flip chart or poster board. Instructor may want to identify key community resources prior to teaching the lesson.

Slides 7-C, 7-D: Sample Resource Map and Resource List

- **What are resources?**

In order to create a resource map, the group needs to understand what is meant by resources. In this exercise, the skills and capacities that support a person working or seeking work are of highest interest. The group may say that anyone or any organization could be a resource. That's true; there are many useful individuals and organizations in every community, most of which are not being fully utilized. These include churches, social and fraternal organizations, government agencies, private citizens, and non-profit organizations.

- **Getting Started on the Resource Map**

The Group Map

Begin the mapping exercise by writing the names of resource organizations within circles (see the example on the next page). Let the group browse through the resource lists you have brought and brainstorm from their own knowledge and experiences. At this point, don't worry about location or phone numbers; that information is not needed until the items on the map are put into a resource list for each person to take home.

Once you feel like the group has exhausted possible resources, begin identifying the asset that each provides. Write the programs, services, or benefits in the rectangles attached to the circle of the resource organization. Try to stay focused on services that support employment efforts or address challenges to employment (e.g., transportation or childcare).

The Personal Map

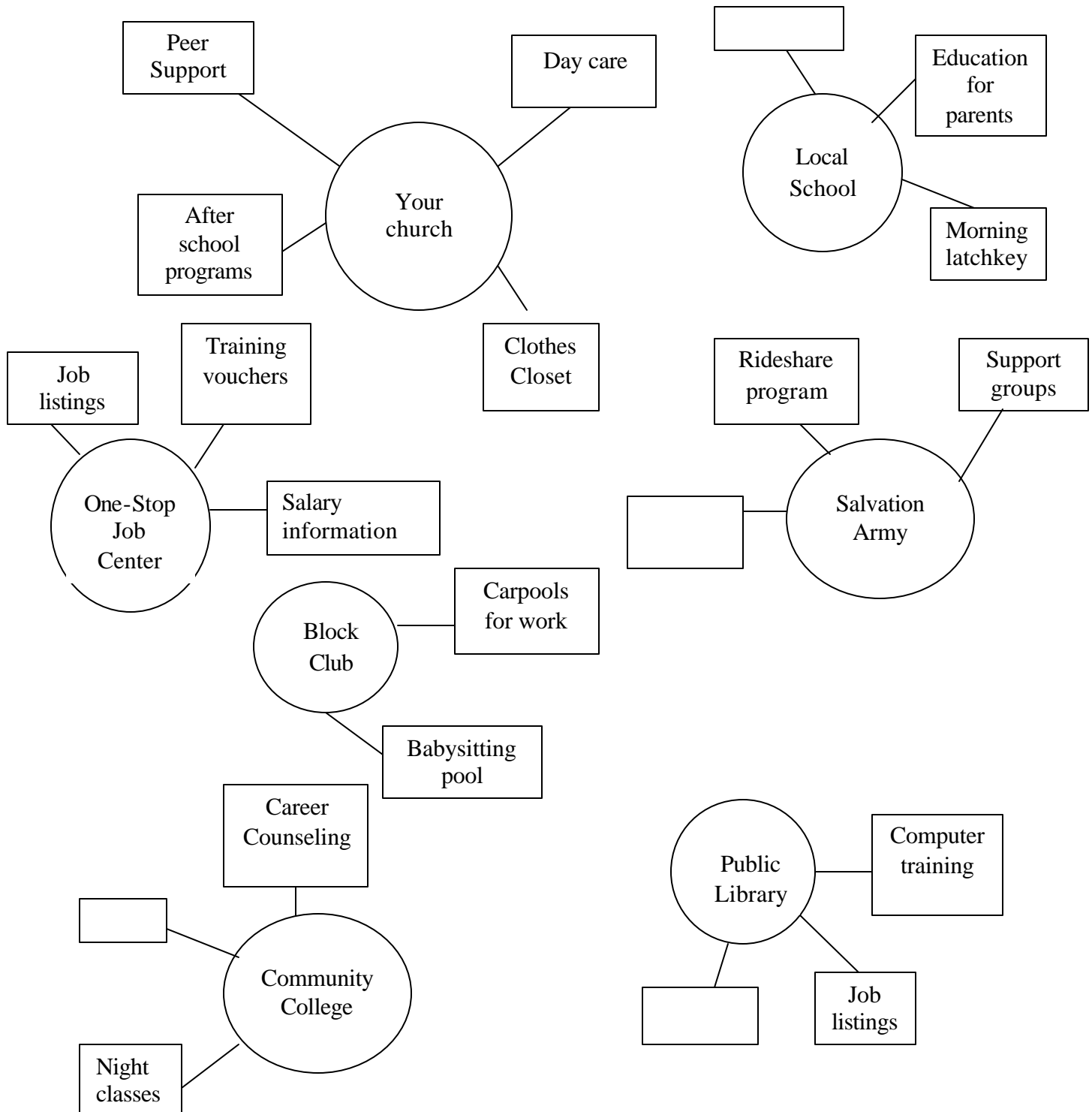
To make the community asset map more personal, each person should draw their personal resources on the blank diagram of circles and rectangles. In addition to community organizations, they can also use the names of friends, family, clubs, or any other personal resources that may be available to them.

- **The Resource List**

From the resource maps, each person completes the process by organizing the resources into a list that they can take home. Instruct participants to categorize the services provided by each resource, describe the service, and add phone numbers and addresses. Note that the description of services and contact information may need to be completed on the participant's own time (e.g., as a homework assignment).

Sample of Community Resource Map

Use this as a model for creating a map of the resources in your community. However, do not limit the group's map to these resources or services.



Exercise 7.2: Resource Mapping

.....

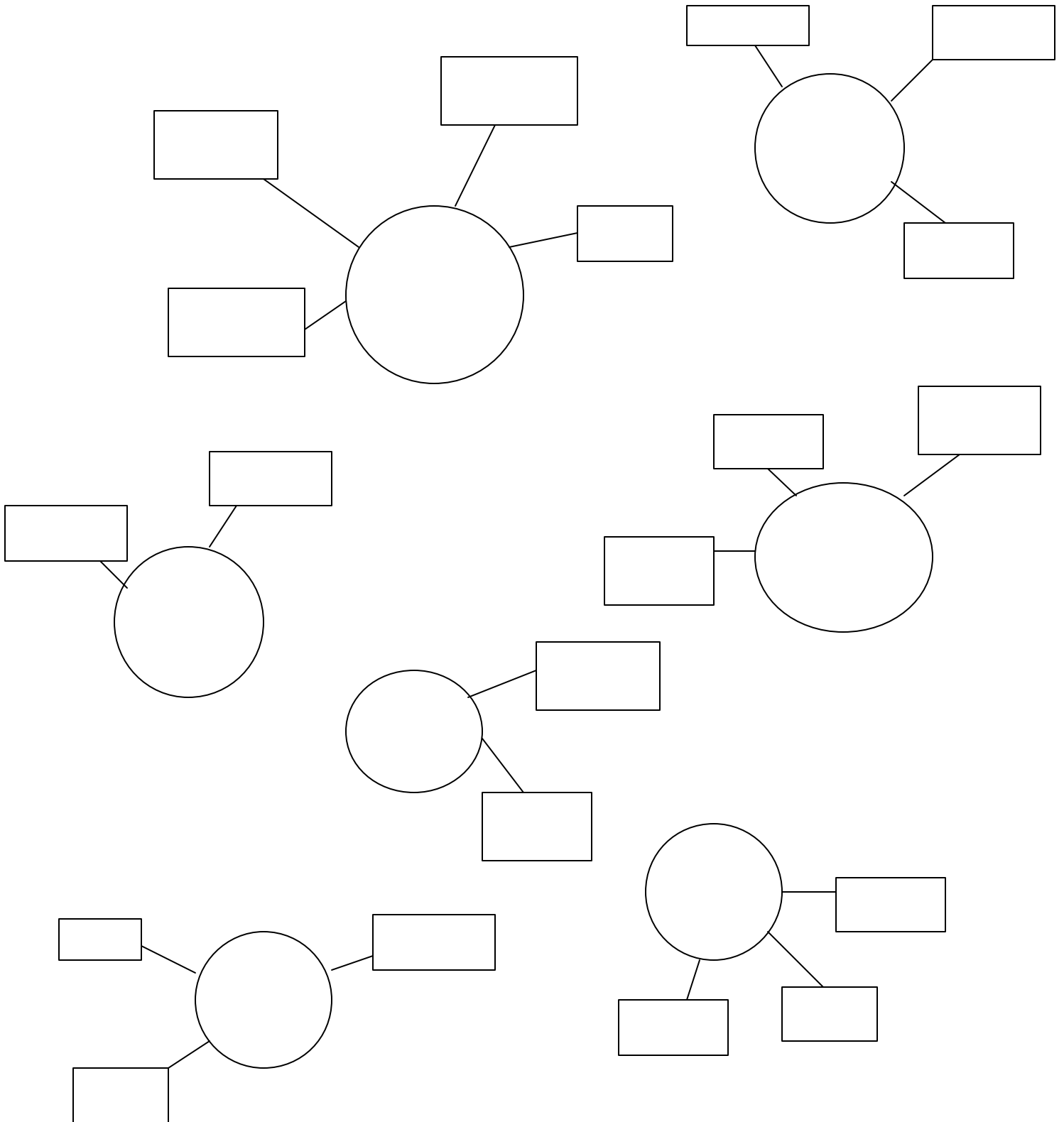
Objective: To identify community resources that can make working or looking for work easier for you.
To help you to think broadly and creatively about the resources in your community.

Directions: As a group, you are going to create a map of community resources. Take your time to think about anything that can be a resource: a community organization, a large or single-person business, a government agency, a church, or even your neighbor. There are many resources available to all of us, some of which we aren't even aware.

1. Look through newspapers, phone books, and any other lists of community organizations, government agencies, and businesses for all types of resources and services within your community. Write the names of these resource providers on the map for the group.
2. Next, write the service or benefit that the organization provides. It does not have to be something you have used or expect to use. Although, if you write it down, you will be aware of the service when you, or a friend, need it.
3. Repeat steps 1 and 2 for your personal resource map, filling in the spaces on the blank map provided. In addition to the community organizations and businesses listed on the group map, consider the following things:
 - Who (personally) do you know? What organizations do you belong to that may offer a resource just for you?
 - What resources do these people provide? A car? A skill? Live near your child's school?
4. Look at the group map and your personal map and put these resources into a list that you can use at home. The sample list can help you organize each community resource by category. For example, if the church provides both childcare and a support groups, you would write the church information in both categories. Then, you don't have to remember all the church's activities.

Add the name, number, address, and other details of each organization in the proper column on the resource worksheet. Do not limit yourself to this worksheet – add any new categories you think you may need and add as many pieces of paper as necessary. It is better to have too many resources on hand than too few.

Personal Resource Map



Community Resource List

Category of Resource	Person/Organization Phone & Address	Description of Services & Availability
Example: One-Stop	WorkSource, 768-1988 400 Fairfax Ave.	Job bank, training vouchers, career counseling. Open M-W-F 9am-5pm, T-Th 9-7pm
Child Care		
➤ All day		
➤ Emergency Only (e.g., sick child or provider)		
➤ Weekends		
➤ Evenings		
Transportation		
➤ Public Transportation		
➤ Taxi		
➤ Friend with Vehicle		
➤ Car repair		
Finances		
➤ Bank		

INSTRUCTOR NOTES

Category of Resource	Person/Organization Phone & Address	Description of Services & Availability
Finances		
➤ Credit Counseling		
Social Service/Support		
➤ Financial Assistance		
Health		
➤ Emergency room		
➤ Clinic/Family Doctor		
Career		
➤ Job counselor		
➤ Community College		
➤ One-Stop center		

INSTRUCTOR NOTES

[illegible]

INSTRUCTOR NOTES

Exercise 7.3: Preparing for Emergencies and Unexpected Events

Objective: To develop the skills to thoroughly assess situations that arise unexpectedly.
To use community resources effectively.

Directions: If there are more than five people in the group, divide the class into small groups to discuss each scenario. Try to keep the groups limited to three or four people each. Give the class a few minutes to identify what Beth needs in each situation. Then have each group share what needs they identified. Finally, have the class brainstorm community resources that could be used for the situation.

Read the following directions to the group:

- I am going to read three different scenarios to you. They all deal with issues that Beth will face in the process of interviewing for and starting a job.
- For each scenario, think about how you would advise Beth to deal with the challenges and opportunities she is facing.
- Where can she find the assistance that she needs?
- Take plenty of time to assess the entire situation and consider all possible resources.

Scenario 1

Good news. Beth's cousin, Toni, has found a job opportunity for her. The receptionist at her dentist's office quit and they need to hire someone immediately. Toni told her dentist what an organized and enthusiastic person Beth is, and that she'd be great for the job. The dentist said that if she can come in for an interview on Thursday with a list of references, they would consider her for the job. Today is Monday.

Some facts about Beth:

- She has a three-year-old son;
- She lives four miles from the dentist's office;
- She has never had a job before; and
- She is a volunteer at the Neighborhood Networks center and her church.

To make sure that Beth doesn't forget any details of preparing for the interview, think only about the question in the first column: What does she need? Think about everything she will need for herself and for her family in order to get to the interview, as well as everything she will need during the interview.

- **Sample responses.** Use the completed table and questions below to give clues to the group about different types of needs. However, try not to tell the group directly what Beth might need. The responses in the boxes are not "right answers," rather some possible responses to help you assist the group as they think about their options.

- ✓ The dentist asked that Beth bring references. Is there anything else that Beth should prepare and bring? Perhaps a resume or letters of recommendation/support.

INSTRUCTOR NOTES

- ✓ If Beth has a young son, how will she find time to prepare for and attend the interview?

What must Beth do to be ready for an interview on Thursday?	Community resources Beth can use
Clothes for an interview	Friend, Salvation Army
Time to prepare for the interview	Done while her son takes a nap
Resume, list of references	Neighborhood Networks center
Transportation	Bus – call for schedule
Practice interview questions	One-stop career center
Three hours of child care, during interview	Her cousin

Exercise 7.3: Preparing for Emergencies & Unexpected Events (Scenario 1)

Good news. Beth's cousin, Toni, has found a job opportunity for her. The receptionist at her dentist's office quit and they need to hire someone immediately. Toni told her dentist what an organized and enthusiastic person Beth is, and that she'd be great for the job. The dentist said that if she can come in for an interview on Thursday with a list of references, they would consider her for the job. Today is Monday.

Some facts about Beth:

- She has a three-year-old son;
- She lives four miles from the dentist's office;
- She has never had a job before; and
- She is a volunteer at the Neighborhood Networks center and her church.

To make sure that Beth doesn't forget any details of preparing for the interview, think only about the question in the first column: What does she need? Think about everything she will need for herself and for her family in order to get to the interview, as well as everything she will need during the interview.

When you think you have covered everything necessary to be ready for the interview, look at your community asset map and list for where Beth can find help in preparing for the interview.

What must Beth do to be ready for an interview on Thursday?	Community resources Beth can use

INSTRUCTOR NOTES

Exercise 7.3: Preparing for Emergencies and Unexpected Events (Cont'd.)

Again, read the scenario to the group and help them think through the issues that Beth is facing.

Scenario 2

Congratulations! Beth got the job. Can you believe they need her to start working on Monday? That leaves her only three days to find reliable and affordable childcare for her three-year-old son. She has called a few day care centers and made two disheartening discoveries: (1) her son does not have all the immunizations needed to attend a licensed day care; and (2) the day care centers require payment after the first two weeks– but she won't get paid and have enough money for four weeks. What can Beth do?

- **Instructor tips:** Within this scenario, Beth will need to prepare for three situations:
 - ✓ The temporary situation if she cannot get her son immunized before work begins;
 - ✓ The permanent routine she will need to establish for working; and
 - ✓ The back-up plans she will have to develop at the beginning so she is ready for any emergencies that may arise.

Again, use the following table only to help the participants if they are having difficulty completing the exercise.

What does Beth needs to accomplish before she can begin her new job?	Community resources Beth can use
Have son immunized ASAP	Health department
Take son to health clinic while she works	Family, who can act as guardian
Find temporary child care	Church
Find financial aid for child care	Welfare office
Child care in case son gets sick	Child care referral agency
Transportation for alternative child care	Block club

Exercise 7.3: Preparing for Emergencies & Unexpected Events (Scenario 2)

Congratulations! Beth got the job. Can you believe they need her to start working on Monday? That leaves her only three days to find reliable and affordable childcare for her three-year-old son. She has called a few day care centers and made two disheartening discoveries: (1) her son does not have all the immunizations needed to attend a licensed day care; and (2) the day care centers require payment after the first two weeks– but she won't get paid and have enough money for four weeks. What can Beth do?

What does Beth needs to accomplish before she can begin her new job?	Community resources Beth can use

Are there any emergency situations for which Beth should make plans?

INSTRUCTOR NOTES

Exercise 7.3: Preparing for Emergencies and Unexpected Events (Cont'd.)

Scenario 3

Beth has been working as a receptionist in the dental office for six months now. She is good at her job, but she doesn't find it very challenging. She would prefer to be one of the dental hygienists, as it seems more interesting and she knows that she could make more money as a hygienist. Unfortunately, Beth is concerned that she does not have the time or money for the required training. What can Beth do?

- **Instructor tips:** This scenario is a bit different than the first two. Beth is now facing a decision and will need to use informational resources, while in the other scenarios Beth typically needed some type of service. Prompt the group with these questions:

- ✓ What does Beth need to know?
- ✓ What does Beth need to do?
- ✓ Where can Beth find the information?
- ✓ Where can Beth find the appropriate service or program?

Use this completed table only if the group is having difficulty identifying Beth's needs or resources. Encourage them to create a list of questions that Beth would need to answer.

What does Beth need to do to explore and pursue a new career	Community resources Beth can use
Type of training	Dentist, co-workers
Time required for training	Community college
Costs of training	College and job center
Actual increase in income expected	One-Stop job center
Do I have time for training?	
Will my current childcare be enough?	
Do I need to be in the home more?	

- **Questions to wrap-up the session:**
 - ✓ Did Beth use the same resources for each situation? What was the same? What was different? Why?
 - ✓ What do you need to do to make sure you can use resources when you need them?
 - ✓ Are there any calls or contacts you can make ahead of time to become familiar with the resources in your community?
 - ✓ What are some new resources you discovered in this exercise?

Exercise 7.3: Preparing for Emergencies & Surprises (Scenario 3)

Beth has been working as a receptionist in the dental office for six months now. She is good at her job, but she doesn't find it very challenging. She would prefer to be one of the dental hygienists, as it seems more interesting and she knows that she could make more money as a hygienist. Unfortunately, Beth is concerned that she does not have the time or money for the required training. What can Beth do?

What does Beth need to do to explore and pursue a new career?	Community resources Beth can use

Did you discover any new resources or uses of the resources during this exercise? If so, write them here.

_____	_____
_____	_____
_____	_____

Slide 7-E: Summary/Review of Resource Management

As you summarize key lessons learned, keep in mind the following points:

- **Become familiar with community resources.** Remind the group to add resources to their list as they discover them and to keep the list where it is easily accessible. For some resources, individuals may need to gather information or establish/ strengthen a relationship before an emergency arises. (For example, it would have been helpful if Beth would have known that day care centers typically require certain immunizations.) For personal resources in particular, it is a good idea to make certain that friends or family members are able and willing to help.
- **Identify the unique needs of each situation.** Before jumping into action, most situations require time for planning. The first step of planning is to identify what needs to be done or what questions need to be answered. It is always a good idea to make a list.
- **Identify personal and community resources that can help.** Even though one should organize their questions and needs before considering available resources, participants may feel the need to re-assess the situation as they go (depending on what resources are available to help).

In the resource mapping exercises, we developed skills for balancing competing priorities and effectively managing resources available within the community. In the coming sessions, we will develop skills for better managing *ourselves*—how to better organize our time and money. Both of these are always in short supply, so we'll work through exercises that help us get the most out of each.

Lesson 8

Responsibility:

Time Management

INSTRUCTOR NOTES

Slide 8-A: Responsibility: Time Management

Estimated Training Time: 60 minutes

Background: This is the session title slide. Welcome the participants to the session, entitled *Time Management*. Announce the module and move quickly to the next slide.

INSTRUCTOR NOTES

Slide 8-B: Objectives

Background: The course objectives are outlined on the slide. Objectives are:

- To identify how participants allocate their time during a typical day;
- To learn how to establish and follow a schedule to promote a more effective use of time;
- To learn the importance of monthly schedules and weekly and daily “to do” lists; and
- To learn what to do when schedules “break down.”

INSTRUCTOR NOTES

Exercise 8.1: 24 Hours a Day

Directions: Distribute Exercise 8.1, *24 Hours a Day*, to participants. Have participants consider a typical weekday and determine (approximately) how much time they spend on each activity.

- **Instructor talking points to introduce the exercise:**

- ✓ Do you ever have one of those days when you have a hundred things to do and barely get one thing done? That was my day today. Well, at least I made it here.....

Open the discussion to everyone:

- ✓ Do you ever have one of those days? Why do we often feel like we don't have enough time?
- ✓ What things take more of your time than you would like?
- ✓ What things take more time than you would expect?
- ✓ What do you do when you feel like you have too many things to do in a day or a week? Too many errands, too much work, too many responsibilities?

Exercise 8.1: 24 Hours a Day

.....

Objective: To identify how you spend your time on a typical day.

Directions: Think about a typical weekday. How much time (approximately) do you spend on each activity?

_____ Sleeping
_____ Cooking and Eating
_____ Getting ready for the day
_____ Working
_____ School/Training
_____ Entertainment (TV, sports, socializing, etc.)
_____ Taking care of children
_____ Commuting to work and/or taking children to daycare or school
_____ Housework (repairs, cleaning, grocery shopping, etc.)
_____ Other _____
_____ Other _____
_____ **TOTAL**

- Did your time add up to more than 24 hours? Where can you cut back?

- Do you have time left in the day? What can you do with this extra time?

INSTRUCTOR NOTES

Exercise 8.2: Day Planner

Slide 8-C: Sample Schedule

Background: In the last exercise, each participant should have gained a general idea of how they spend their time during an average day. They also began to identify activities to which they may need to devote more or less time. This next exercise is a more detailed approach to time management. Each participant will prepare a detailed schedule of his or her day. This exercise also requires those who are not currently working full time to see how their day would have to change if they were working eight hours a day.

Help the group think creatively about how to rearrange their time. If someone is not currently working, make suggestions for using evenings, weekends, lunch breaks, and even transit time (if the individual is using public transportation) to accomplish tasks they are accustomed to doing during the week.

- Take a few minutes and ask for suggestions on how to fit numerous priorities into one week.
- Encourage the group to share ideas and help one another create their schedules.
- Remind the group about activities that are often overlooked when scheduling:
 - ✓ Transportation time, including possible traffic jams;
 - ✓ Dressing and grooming time;
 - ✓ Getting children ready for the day; and
 - ✓ Anything else you wish to add.

Exercise 8.2: Day Planner
.....

Directions: Now that you have had time to think generally about how you allocate your time during the day, you are going to prepare a daily schedule. While you are free to determine how much time you want to devote to particular activities, *everyone's schedule must include eight hours of work*. If you are not currently working (or not working full-time), this exercise will give you an opportunity to envision what your day would look like if you were.

During this exercise, consider how to organize your time more efficiently so that you can accomplish all of the “necessary” tasks (work, housework, etc.) while still having time for the things you enjoy (playing with your children, socializing with friends, etc.). Think about ways to consolidate activities, and don’t forget about weekends, lunch breaks, and days off. If you decide to assign certain activities that you normally do during the week (e.g., grocery shopping) to the weekend, you may want to note that below the schedule.

Exact Time (e.g., 8:15-10:30)	Activity

Notes: _____

INSTRUCTOR NOTES

Exercise 8.3: Beyond Scheduling: Dealing with Unexpected Events

Background: In the next exercise, participants are asked to consider what to do when faced with an unexpected event. The situation is that the participants' transportation has failed (if they drive, their car broke down; if they take public transportation; they missed the last bus for an hour). The instructor should help each individual think through what they must do from the point that they realize they are going to be late for work.

- **Before work:**
 - ✓ Call work and tell them. (Very important!) Where is a phone?
 - ✓ Find alternative transportation. Who can drive or do you have money for a different ride?
 - ✓ Make sure your child can get to school or day care.
 - ✓ Call the school or day care.
- **Plan for after work:**
 - ✓ Will you have to work later?
 - ✓ Will this change the time that your child must stay at day care?
 - ✓ Will this affect your transportation home?

Exercise 8.3: Beyond Scheduling: Dealing with Unexpected Events

Great scheduling! Unfortunately, things don't always go according to plan

Assume that your transportation to work failed. If you drive, your car broke down; if you take the bus, you missed the last bus for an hour.

- How are you going to get to work?
- How will you rearrange your schedule?
- What resources from the resource mapping exercise can you use?

Ways in which your schedule would change:

Resources you would draw upon:

INSTRUCTOR NOTES

Exercise 8.4: Don't Forget "To Do"

Slide 8D: Don't Forget "To Do"

Background: In the last two exercises, the group has had the opportunity to prepare a regular schedule and practice responding appropriately to interruptions in their schedule. "To Do" lists are a way to keep track of the uncommon or more intermittent activities that fit into a schedule.

The Monthly Calendar¹

Have participants begin with the "big picture" by using a monthly calendar. Participants should brainstorm events that take place every other week, once a month, once a year, etc. Examples of common events to include on the monthly calendar are:

- Due dates for bills
- Meetings of clubs, social events, etc.
- Doctor's appointments
- Special work meetings
- Birthdays

For activities not assigned to a specific date (e.g., an oil change for your vehicle), help individuals identify a completion date based on when the individual has time and the importance of the activity.

For this activity, emphasize the importance of writing things down so they are not forgotten. Taking a few minutes to make a list or add to a calendar can save time, money, and stress. It can save time by looking at the list for errands that can be done in one trip, save money by mailing bills before late fees occur, and reduce stress by knowing that you won't forget important dates or events.

The whole family or household can use the same monthly calendar. Keeping everyone informed will make it easier if you need to share a car or need someone's help. Listing when bills are due will help children in the house to be aware of how many things must be paid for each month, even if they don't see exactly how much everything costs.

Instruct participants to add to their monthly calendar as you find out about new events or make new appointments.

Weekly (or Daily) "To Do" Lists

Even though you do the same things on most days, what needs to be accomplished sometimes changes from day to day or week to week. In fact, there might be some weeks (or days) when you need to accomplish more than you can even remember! A daily/weekly "To Do" list can help you keep track of everything. And writing things down will allow you to "map out" your time in a more efficient way (e.g., grouping activities or errands).

¹ Time Management activities adapted from The Virginia Tech Division of Student Affairs at <http://www.ucc.vt.edu/stdysk/htimesug.html>.

Exercise 8.4: Don't Forget "To Do"
.....

Directions: Even if you have your "regular" routine down, things sometimes change from day to day or week to week. "To Do" lists are a great way to keep track of the uncommon or more intermittent activities that fit into a schedule.

First begin with a monthly calendar. For Neighborhood Networks centers with Microsoft Word on their systems, we recommend Instructors have participants create a calendar using the Microsoft Calendar Wizard on Microsoft Word. (See example on the next page). The Calendar Wizard isn't installed in a typical setup. You can obtain the Calendar Wizard by downloading it from the Microsoft Web site on the World Wide Web at <http://office.microsoft.com/downloads/9798/wdtmgmt.aspx>. Once you download the file, you will receive instructions on its use. This wizard creates a Monthly Calendar.

Examples of common events to include in the calendar are:

- Due dates for bills
- Meetings of clubs, social events, etc.
- Doctor's appointments
- Special work meetings
- Birthdays

Your whole family or household can use the same monthly calendar. Keeping everyone informed will make it easier to remain organized and get things done on time.

After you create your monthly calendar, create a weekly "To Do" list for next week. A weekly "To Do" list will be much more detailed than a monthly calendar. Although you should begin with events or activities from your monthly calendar, you will also want to include day-to-day activities, such as grocery shopping, going to the bank, getting the oil changed in your car, making an important phone call, etc.

As you create your list, be sure to establish priorities. Do some activities have specific timelines (e.g., a rent payment or a dentist appointment)? Are some things more important to you (e.g., visiting your grandmother versus washing the laundry)? Keep these things in mind as you establish your list.

Use this space to write a list of what you need to do this week (and when):

1. _____
2. _____
3. _____
4. _____
5. _____

INSTRUCTOR NOTES

6. _____
7. _____
8. _____
9. _____
10. _____

INSTRUCTOR NOTES

Exercise 8.4: Don't Forget "To Do" (Cont'd.)

The Monthly Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

INSTRUCTOR NOTES

Slide 8-E: Summary

The instructor should end the discussion by summarizing lessons learned and entertaining any last questions.

In the time management session, participants should have learned:

- How they currently allocate their time during a typical day;
- How to establish a schedule to promote a more efficient use of time;
- The importance of using monthly schedules and weekly and daily “to do” lists; and
- What to do when schedules “break down.”

❖ Special Note to Prepare for Next Session

In the next session, each participant will develop a personal budget. Instruct the group to bring records of bills, receipts, pay stubs, and etc. for the next meeting. Also advise them to bring calculators if they have one.

Lesson 9

Responsibility:

Money Management

INSTRUCTOR NOTES

Slide 9-A: Responsibility: Money Management

Estimated Training Time: 1.5 hours

Background: This is the session title slide. Welcome the participants to the session, entitled *Money Management*. Announce the module and move quickly to the next slide.

INSTRUCTOR NOTES

Slide 9-B: Objectives

The course objectives are outlined on the slide. Objectives are:

- To learn how to set and follow a household budget;
- To develop a better understanding of financial resources, including potential pitfalls in financial management.
- To learn how to purchase large items responsibly;
- To understand the importance of building a strong credit history; and
- To learn *how* to build a strong credit history.

Background: Just like making lists of special activities and events can help individuals manage their time, developing a budget will help individuals manage their money. The following budget exercises and discussion will give participants the skills and knowledge to help them make the most of their money.

At the end of the previous session, the instructor should inform the group that they will be developing a budget and ask them to bring in records of bills, pay stubs, receipts, and anything else that is applicable. Note that participants may not have the information or time necessary to complete their budgets in detail during the session. As a result, participants may want to continue to work on their budgets at home.

INSTRUCTOR NOTES

Exercise 9.1: Setting and Following a Household Budget²

Slide 9-C: Steps for Budgeting

Background: This slide provides an overview of the four primary steps in developing a household budget. The steps include:

1. Identify income.
2. Identify expenses.
3. Compare income and expenses.
4. Establish priorities and make changes.

² Exercises on Budgeting and Rent To Own have been adapted from the August 2000 draft of *Making Your Money Count*; a joint publication of The National Endowment for Financial Education and The Enterprise Foundation, with permission from The Enterprise Foundation.

INSTRUCTOR NOTES

Slide 9-D: Step 1 - Identify your income

Background: Walk the group through each step, beginning with the detailed list of income sources. Instruct participants to include all income that comes into the household that can be used for expenses. For example, if an elderly parent lives in the house and collects Social Security, only count it as income if the parent helps pay for household expenses. Do not count the money if the parent holds onto the money and uses it only for savings or personal expenses.

Make sure that each category is clear to the entire group by asking for examples of each source. Following are some explanations and/or tips for items that may be especially confusing:

- **After-tax wages:** Also known as “take home pay.” It is the actual paycheck one receives after taxes are withheld.
- **Child support:** Only include support actually received, not support that is due or unclear if it will be paid.
- **SSI:** SSI is formally known as Supplemental Security Income and is commonly referred to as “disability.” Unlike Social Security, it is not based on age.

TANF (Temporary Assistance to Needy Families): This assistance is commonly referred to as “welfare” or “public assistance.” TANF has a different name in each state (e.g., in Minnesota it is known as the Minnesota Family Investment Program, or MFIP). Instructors should be familiar with the program in their state. To learn more about the TANF program, contact the Office of Family Assistance at <http://www.acf.dhhs.gov/programs/ofa/>. To learn about the TANF laws and locate the TNF office in your state, log onto the Welfare Information Network at <http://www.welfareinfo.org/tanf.htm>.

- **Food stamps :** You may count that as income since it replaces cash at the grocery store.
- **Tax refunds :** It is difficult to estimate tax refunds. If participants received refunds in the past and their income has remained relatively constant (assuming the same number of deductions), they may wish to use previous refunds as an estimate. Instructors should also distribute the handout on the Earned Income Tax Credit (EITC) and explain how the program works. The instructor should go through an example and approximate how much an individual could collect through the EITC program.
- **Other:** Ask the group if there are other sources that should be added to the list or that need explanation

Providing Calculation Assistance

To help the group approximate each source for a month, you may need to help with adding and averaging. The following example can be used for any category where income changes from month to month:

Shawna works full-time as a waitress in a restaurant. She also cleans houses during the holidays to make extra cash. Her take-home pay over the last three months is as follows:

December.....	\$750		
January	\$550		
February	<u>\$575</u>		
Total	\$1,875	⇒	\$1,875 ÷ 3 = \$625

INSTRUCTOR NOTES

INSTRUCTOR NOTES

Slide 9-E: Step 2 - Identify Expenses

Background: For this part of the budget exercise, the challenge is to remember all of the smaller expenses, such as bus fare or fast food. Ask for many examples in the “other household expenses,” “personal,” and “miscellaneous categories.” People are likely to have overlooked these types of costs.

As with income, you may need to help participants average expenses over several months. You may also need to offer guidance on multiplying daily expenses to find the cost for the entire month. A common example involves transportation costs:

- The bus costs \$1.10 per trip. Thus, Jan spends \$2.20 per day commuting to and from work ($\$1.10 \times 2 \text{ trips} = \2.20). Jan works every “business day” (Monday-Friday), and there are approximately 22 business days every month. So, it costs Jan \$46.40 per month to ride the bus to work ($\$2.20 \times 22 \text{ days} = \46.40).

Participants should also approximate how often they (and family members) ride the bus on weekends and how much that adds to total transportation costs.

Remind the group that they should review their expenses and income every two to three months since both can change frequently.

INSTRUCTOR NOTES

Slide 9-F: Step 3 - Comparing Income and Expenses

Background: Each group member should refer back to the totals from steps 1 and 2 to fill in the blanks. Instruct them to then subtract the expenses from the income.

Your total monthly income (from step 1).....\$ _____

Your total monthly expenses (from step 2)\$ _____

Money remaining each month\$ _____

Is there money left or are expenses greater than income? Even if the entire group has money left, continue to *Step 4: Setting Priorities and Making Changes*. If some participants have more expenses than income, don't point them out as the only individuals who need to re-evaluate their budgets. Present *Step 4* as a way to stay within budget and/or save for emergencies or special purchases.

INSTRUCTOR NOTES

Slide 9-G: Step 4 - Establish Priorities and Make Changes

When expenses exceed income, or if you want to save more money, there are two options:

- Increase Income
- Cut Expenses.

Slide 9-H: Increasing Income

This slide lists some ideas for increasing income, such as looking for a better paying job, taking a second job, and turning a hobby into extra income. Ask the group for other ideas. Instruct the group to write these ideas on the lines provided.

Next, ask the group what community resources they could use to pursue any of these ideas/options. Refer back to the resource map they completed in Lesson 7.

Slide 9-I: Cutting Expenses

Cutting expenses may be a more realistic short-term option for having a balanced budget than increasing income. Emphasize to the group that there are many things they can do to immediately reduce their expenses. Give everyone a chance to share their ideas for how to cut household costs. Some suggestions:

- Always pack lunches and snacks instead of purchasing them at restaurants or cafeterias;
- Reduce electricity and heating bills by turning off lights when you leave a room and by turning down heat during the day and/or at night when you go to bed.

Again, encourage the group to record the ideas in the space provided.

Exercise 9.1: Setting & Following a Household Budget³

Directions: Even if you are working full-time, you need to know the limits of your paycheck. The best way to ensure you have enough money for necessities is to develop a spending plan, otherwise known as a budget. A budget is your financial “road map.” It helps your dollars stay on track so that you can reach your goals, and it prevents you from taking unnecessary and expensive detours.

Developing a budget involved 4 steps:

- Identify your income
- List your expenses
- Compare income and expenses
- Set priorities and make changes

Step 1: Identifying Income

Sources	Monthly Income
After tax wages (yourself)	\$ _____
After-tax wages (others in household)	\$ _____
Tips or bonuses	\$ _____
Child support	\$ _____
Unemployment compensation	\$ _____
Social Security or SSI	\$ _____
Public Assistance	\$ _____
Food Stamps	\$ _____
Tax Refunds (EITC)	\$ _____
Interest	\$ _____
Other	\$ _____
Total Income	\$ _____

If your income is different each month, you can calculate your monthly income by averaging the income you earn over a few months. Consider the following example:

Shawna works full-time as a waitress in a restaurant. She also cleans houses during the holidays. Her take-home pay for the last three months was:

December.....	\$750	
January	\$550	
February	<u>\$575</u>	
Total	\$1,875	<i>\$1,875 divided by 3 = \$625</i>

³ Exercises on Budgeting and Rent To Own have been adapted from the August 2000 draft of “Making Your Money Count;” a joint publication of The National Endowment for Financial Education and The Enterprise Foundation, with permission from The Enterprise Foundation.

Exercise 9.1: Setting & Following a Household Budget (Cont'd.)

Step 2: Identify Expenses

Sources	Per Month
Rent or mortgage	\$ _____
Heating fuel and electricity	\$ _____
Water	\$ _____
Telephone	\$ _____
Other household expenses (cable TV, newspaper)	\$ _____
Groceries	\$ _____
Snacks, meals eaten out	\$ _____
Transportation (bus fare, car repair, gas, etc.)	\$ _____
Auto insurance premiums	\$ _____
Doctor and dentist bills	\$ _____
Child care	\$ _____
Taxes (car or home, income if you own a business)	\$ _____
Pet care	\$ _____
Union dues	\$ _____
Clothing/uniform	\$ _____
Loans	\$ _____
Credit cards	\$ _____
Personal (toiletries, allowances, hair care, etc.)	\$ _____
Miscellaneous (gifts, vacation, school)	\$ _____
Savings	\$ _____
Total Expenses	\$ _____

Some expenses, such as car insurance, are only due every three or six months. It is a good idea to figure out how much you should save each month to pay these bills. To do this, divide the amount of each payment by the number of months between payments. You may even want to ask your insurance company if you can pay it monthly.

Example: Car insurance is \$270 for 3 months => $\$270/3 = \90 per month.

Exercise 9.1: Setting & Following a Household Budget (Cont'd.)

.....

Step 3: Comparing Income and Expenses

Your total monthly income (from step 1).....\$ _____

Your total monthly expenses (from step 2)\$ _____

The amount remaining each month\$ _____

- Do you have money left at the end of the month? What will you do with it?
- Are your expenses more than your income? What can you do to change this?
- Plan to re-evaluate your budget every 2 to 3 months as your income and expenses may change frequently.

Exercise 9.1: Setting & Following a Household Budget (Cont'd.)

Step 4: Establishing Priorities and Making Changes

Don't feel badly if your expenses exceed your income. It happens to virtually everyone at some point! The most important thing to do when this happens is to look carefully at your budget to figure out how you can get back on track. Getting back on track usually means increasing income, cutting expenses, or both.

- **Option 1: Increase your income.**

There are many ways to increase household income. Is there a spouse or other family member who isn't working outside the home? Maybe he or she could consider a part-time job.

What are other ideas?

Resources:

Are there resources available in your community to help you pursue these ideas? You may want to refer back to the resource mapping exercise for ideas.

- **Option 2: Cut your expenses.**

Take a look at your expenses and see where you can save more money. Even small changes add up over time. Maybe you can take a brown bag lunch to work. You might also ask your electricity or heating suppliers about budget billing. It can spread your costs over 12 months so you are not hit with huge bills during the winter months. What are other ideas?

Handout 9.2: The Earned Income Tax Credit

The Earned Income Tax Credit (EITC): Extra Money for People Who Work

This handout is from the
Center on Budget and Policy
Priorities' *Guide to Outreach
Strategies for the Earned
Income Credit*, with
permission from the Center on
Budget and Policy Priorities.

What is the Earned Income Credit?

The EITC is a special tax benefit for working people who earn low or moderate incomes. It has several important purposes: to reduce the tax burden on these workers, to supplement wages, and to make work more attractive than welfare.

Workers who qualify for the EITC and file a federal tax return can get back some or all of the federal income tax that was taken out of their pay during the year. They may also get extra cash back from the IRS. Even workers whose earnings are too small to have paid taxes can get the EITC. What's more, the EITC reduces any additional taxes workers may owe.

Who can get the EITC and how much is it worth?

Single or married people who worked full or part time at some point during 2000 can qualify for the EITC, depending on their income.

- Workers who were raising one child in their home and had family income of less than \$27,413 in 2000 can get an EITC of up to \$2,353.
- Workers who were raising more than one child in their home and had family income of less than \$31,152 in 2000 can get an EITC of up to \$3,888.
- Workers who were not raising children in their home but were between ages 25 and 64 on December 31, 2000 and had income below \$10,380 can get an EITC of up to \$353.

Which children qualify for the EITC?

"Qualifying children" include sons, daughters, stepchildren, grandchildren, and adopted children, as long as they lived with the taxpayer for more than half the year. Nieces, nephews, children of a friend, or foster children can be "qualifying children" if they lived with the taxpayer all year and were cared for as members of the family.

"Qualifying children" must be under age 19, or under age 24 if they are full-time students. Totally and permanently disabled children of any age are also considered "qualifying children." A valid Social Security number is required for any qualifying child born before December 31, 2000.

INSTRUCTOR NOTES

How does the EITC work?

- ***Eligible workers can get a check from the IRS.*** Ms. Berger has two children in college and earned \$19,000 in 2000. Her federal income tax for the year was \$660, all of which was withheld from her pay. She is eligible for an EITC of \$2,439. The EITC pays her back the \$660 she paid in income tax and gives her an additional cash refund of \$1,779.
- ***Eligible workers who don't owe federal income tax can get a check.*** Mr. Smith has no children. He worked part time in 2000 earning \$4,900. Because of his low earnings he had no income tax taken out of his paycheck and owes nothing to the IRS. His earnings entitle him to an EITC check for \$347.
- ***Eligible workers pay less in taxes.*** Mr. and Mrs. Johnson have two children. They earned \$26,000 in 2000 and owe the IRS \$1,000 more than what was withheld from their pay during the year. But their income also makes them eligible for an EITC of \$964. The EITC reduces the additional taxes they owe from \$1,000 to \$34.

How do you get the EITC?

- Workers raising children in 2000 must file either form 1040 or 1040A and ***must*** fill out and attach Schedule EITC. Workers with children ***cannot*** get the EITC if they file form 1040EZ or fail to attach Schedule EITC. Married workers must file a joint return to get the EITC.
- Workers who were not raising children in 2000 can file any tax form – including the 1040EZ. These workers write “EITC” (or the dollar amount of their credit) on the Earned Income Tax Credit line on the tax form. They do ***not*** file Schedule EITC.
- A correct name and Social Security number must be provided for every person listed on the tax return and schedule EITC. If this information is incorrect or missing, the refund will be delayed.

Workers raising children can get the EITC in their paychecks!

Workers who are raising children can get part of their EITC in their paychecks throughout the year and part in a check from the IRS after they file their tax return. This is called the advance payment option.

Workers can get FREE help filing their tax forms

Many families that apply for the EITC pay someone to complete their tax forms. This can cost \$25 to \$65. Getting a “quick tax refund” that comes back in a few days costs even more. Paying for tax preparation takes away from the value of the EITC. But low-income workers can get free help with tax preparation through a program called VITA (Volunteer Income Tax Assistance).

Does the EITC affect welfare benefits?

INSTRUCTOR NOTES

In most cases, the EITC does not affect eligibility for benefits like cash assistance (TANF), Medicaid, Food Stamps, SSI, or public or subsidized housing.

Can immigrant workers get the EITC?

Many legal immigrants can qualify for the EITC, as long as they meet the eligibility requirements.

How can I get more information on the EITC?

- You can find a complete guide to the EITC at <http://www.cbpp.org/EIC2000/index.html>.
- Call the IRS at 1-800-TAX-1040. Be patient; the 24-hour line is often busy.

INSTRUCTOR NOTES

Slide 9-J: Money Management - Part II

Background: There are several different ways to purchase costly household items like refrigerators or televisions. We'll look at a few different examples, including renting-to-own, credit cards, and saving.

We might not always think about it, but how we choose to purchase items like televisions could ultimately affect our options for buying things such as a home or a car. In the end, we'll talk about credit history: what it is, how it is used, and how to improve it.

INSTRUCTOR NOTES

Exercise 9.3: Renting to Own

Slide 9-K: Renting to Own

Background: Renting to own may seem like a helpful budgeting tool, but in the end, it is an expensive way to purchase things. Talk with the group about the following situation to help them understand how much “renting to own” ultimately costs.

- Ask participants if they think spreading costs over several months in a rent to own plan is a good idea.
- Write the arguments for and against renting to own on the board or a flip chart.

Worksheet Instructions: Read Ray’s scenario to the group and then calculate the total costs together. Emphasize that, based solely on how much money is spent, renting to own is not a good idea. While it may cost only a small amount per month, the total cost can be three times as much.

Weekly rental.....	\$15.95 x 78 weeks =	\$1,244.10
5% sales tax.....	\$ 0.80 x 78 weeks =	\$ 62.40
Delivery fee.....	\$10.00 (once) =	<u>\$ 10.00</u>
Total cost of rent-to-own TV.....		\$1,316.50

Questions for Discussion:

- If you were Ray, what would you do? What if you did not have the \$400 up-front, but knew you could afford \$15.95 per week?
- What are some other ways that Ray could buy a TV?

By saving money and waiting to purchase the TV, one would pay less and fully own the TV sooner. For example, the TV costs \$400 plus \$30 for tax and delivery. Ray knew that he could afford to pay \$16 per week. ($\$430 \div \$16 = 27$) In 27 weeks, Ray could own the TV. Also remember that if Ray can’t set aside \$16 in savings one month, then he hasn’t lost anything. In contrast, if Ray can’t make a payment when renting to own, he could lose all the money he has already paid on the TV and have no TV.

If someone mentions credit cards as an option for Ray, use this as a segue to the next exercise.

Exercise 9.3: Renting To Own
.....

How many times have you passed a rent-to-own store and seen a sign in the window advertising a TV for only \$15 a week? If it sounds too good to be true, it probably is. By the time you have paid off the TV, you may have paid 3 to 10 times as much as it really cost! Let's look at the following situation.

Ray decided to buy a TV on a rent-to-own plan. The rent-to-own store had the same model Ray had seen in a department store selling for \$400. The rent-to-own store would rent it for \$15.95 per week, plus sales tax and delivery. He would own the TV in 78 weeks. Before Ray signed the rental papers, he did some math:

Weekly rental.....	\$15.95 x 78 weeks = \$	_____
5% sales tax.....	\$ 0.80 x 78 weeks = \$	_____
Delivery fee.....	\$10.00 (once) =	\$ _____
Total cost of rent-to-own TV.....	\$	_____

Questions for Discussion:

- If you were Ray, what would you do? What if you did not have the \$400 up-front, but knew you could afford \$15.95 per week?
- What are some other ways of that you could buy the TV?

INSTRUCTOR NOTES

Handout 9.4: Credit Cards

Slide 9-L: Credit Cards

Background: We will again use Ray to illustrate how credit cards work and how much they can cost to use. First, however, make sure that everyone understands how credit cards work by reviewing the following terms. Give the participants a chance to offer explanations for the terms.

- **Credit cards** provide easy, short-term, and possibly expensive loans. It is money trusted to you with the understanding that you will pay back the full amount you “borrow ” plus interest. Your repayment of credit cards becomes a part of your “credit history,” which is reviewed when you want to take a bank loan for large items like a car or house.
- **Interest** is the cost of borrowing money. It is given as a percentage of the loan. For each percentage point, you pay one cent to borrow one dollar. If you borrow \$100 for a year at a 20 percent APR, you will pay \$20 at the end of the year for borrowing that \$100.
 - ✓ APR is short for “annual percentage rate.” Nearly all credit cards and loans are quoted in APR. If the APR is 20 percent, note that you would not pay 20 percent every month. Rather, the interest is spread out over 12 months. The monthly interest rate for a 20% APR is 1.67 percent ($20 \div 12 = 1.67$).
- **Balance** is the amount remaining on a credit card at the end of each month. If Ray bought a television for \$430 and paid \$30 on his credit card, then his balance would be a little over \$400. Remember it would not be exactly \$400 because interest would be added to the original amount that Ray had charged to his card. This interest becomes part of the new monthly balance.

Example: Let’s look at how much Ray would pay if he purchased a \$400 television on credit. Remember, the cost after tax and delivery is \$430. Ray’s credit card has a 20 percent APR. Calculate how much Ray would pay if he decided to wait an entire year to pay for the TV that was on his credit card.

$$\$430 * 20\% = \$86 \text{ in interest} \Rightarrow 430 + \$86 = \textbf{\$516 total}$$

Note that this is not entirely accurate, however, as credit card companies (or banks) require a minimum monthly payment. The minimum payment typically only covers interest charges though, and as such, individuals who only pay the minimum never actually pay down the principal (or actual cost of the purchase). This is when credit cards get expensive!

Questions for discussion:

- If you wanted to use credit to purchase something, what steps could you take to keep the total costs as low as possible?
- What are some benefits of using credit cards? What are the drawbacks?
- Once participants understand how credit cards work, move the discussion towards the bigger and more important issue of building good credit.

INSTRUCTOR NOTES

Handout 9.4: Credit Cards (Cont'd.)

Slide 9-M: Credit History

Background: The following information is included on the second page of Handout 9.4. Emphasize that virtually all bills (or debt) are included in one's credit history, and thus, can ultimately affect one's ability to obtain larger loans for a home or a car. As a result, it is important to pay all bills *and* to pay them on time. Emphasize that having no credit history can also be a problem when it comes time to purchase large items.

Credit History: What is it?

A credit history is a picture of your financial life. It is based on your current and past debt. A credit report will illustrate how well you pay your bills on time and to which companies you owe money. The report contains information from banks, merchants, and other creditors.

The accounts shown on your report include any phone or utilities that are in your name, store credit cards, car loans, and student loans—just to name a few.

Credit History: What is it used for?

Banks and other creditors look at your credit history to determine *if* they should lend you money and at what interest rate. So, if you want to get a loan and get it at the best price (interest rate), start working towards a strong credit history.

Handout 9.4: Credit Cards (Cont'd.)

Slides 9-N and 9-O: Building a Better Credit History⁴

Background: This handout provides tips for developing a strong credit history. This list has many specific ideas for improving one's credit history; do not forget to enforce the general idea that a good credit history comes from paying bills and paying them on time.

Read each "Do" and "Do Not" statement and ask the participants if they have questions about any of the recommendations for a better credit history.

[1.] Bank Accounts.

DO:

- Open a bank account (savings or checking), and use it responsibly. This is the first step in establishing your financial history.
✓ **Handout 9.5** provides more information on establishing a checking account.

DO NOT:

- Do not overdraw your bank account. It's a bad way to begin your credit history.
- Do not let other people use your bank account.

[2.] Services.

DO:

- If you have services in your name (telephone, gas, and electric), make sure you pay them in full and on time.

DO NOT:

- Do not miss payments on bills or loans. Even late payments count against you.
- Do not leave utilities (e.g., gas, water, phone, electric) in your name if you move. If it's in your name, it's your responsibility.

[3.] Credit Cards.

DO:

- Apply for a credit card. Responsible use will help you build a good credit history. If you have been denied a credit card in the past, you may want to investigate a secured credit card, where you put a predetermined amount of money in an account as a deposit in the bank. The secured card can be used in the same way as a credit card with the same convenience and payment flexibility. It's a great "starter card" and helps you establish a credit history.
- Gasoline companies and retail stores offer their own credit cards. Responsible use of these can also help you build a credit history.
- Pay on time for any loans and credit accounts each month. At least pay the minimum, if there is one.

⁴ From "Simple Steps to Building Credit," http://www.creditalk.com/do_don't.html

INSTRUCTOR NOTES

DO NOT:

- Do not let other people use your gasoline card or store credit card.
- Do not forget about recurring bills on your credit card, like subscriptions or club dues.

[4.] Additional Tips.

DO:

- Review your credit report carefully, on a regular basis, to make sure it's accurate. You may be eligible to obtain a free credit report at <http://www.experian.com/product/consumer/unemployed.html> .
- If debt has gotten out of control, seek help from a credit counselor who can help you to consolidate and prioritize your debt.

Handout 9.4: Credit Cards
.....**Key Ideas and Terms:**

- **Credit cards** provide easy, short-term, and possibly expensive loans. It is money trusted to you with the understanding that you will pay back the full amount you “borrow ” plus interest. Your repayment of credit cards becomes a part of your “credit history,” which is reviewed when you want to take a bank loan for large items like a car or house.
- **Interest** is the cost of borrowing money. It is given as a percentage of the loan. For each percentage point, you pay one cent to borrow one dollar. If you borrow \$100 for a year at a 20 percent APR, you will pay \$20 at the end of the year for borrowing that \$100.
 - ✓ APR is short for “annual percentage rate.” Nearly all credit cards and loans are quoted in APR. If the APR is 20 percent, note that you would not pay 20 percent every month. Rather, the interest is spread out over 12 months. The monthly interest rate for a 20% APR is 1.67 percent ($20 \div 12 = 1.67$).
- Balance is the amount remaining on a credit card at the end of each month. If Ray bought a television for \$430 and paid \$30 on his credit card, then his balance would be a little over \$400. Remember it would not be exactly \$400 because interest would be added to the original amount that Ray had charged to his card. This interest becomes part of the new monthly balance.

Let’s look at how much Ray would pay if he purchased a \$400 television on credit. Remember, the cost after tax and delivery is \$430. Ray’s credit card has a 20 percent APR. Calculate how much Ray would pay if he decided to wait an entire year to pay for the TV that was on his credit card.

$$\$430 * 20\% = \$86 \text{ in interest} \quad \Rightarrow \quad 430 + \$86 = \$516 \text{ total}$$

Questions for discussion:

- If you wanted to use credit to purchase something, what steps could you take to keep the total costs as low as possible?
- What are some benefits of using credit cards? What are the drawbacks?

Handout 9.4: Credit Cards (Cont'd.)

Credit History: What is it?

A credit history is a picture of your financial life. It based on the bills you pay and the debts that you have. Your credit report will show how well you pay your bills on time and to which companies you owe money. The report contains information from banks, merchants, and other creditors.

Other information that appears in a credit report:

- Your name, Social Security number, and date of birth.
- Current and previous addresses.
- Information about your employers, current and previous.
- A list of your accounts (if any) that have been referred to a collection agency.
- Your payment history with major credit cards, department store charge accounts, and loan payments.
- Inquiries made about you over the last several years, and whether or not you were granted credit.
- Public record information: Bankruptcies, foreclosures, tax problems, etc.

Credit History: What's it Used For?

Banks and other creditors look at your credit history to determine if they should lend you money and at what interest rate. So if you want to get a loan and get it at the best price (interest rate), start working towards a strong credit history.

Handout 9.4: Credit Cards (Cont'd.)

Building a Better Credit History⁵

Do:

- Open a bank account (savings or checking), and use it responsibly. This is the first step in establishing your financial history.
- If you have services in your name (telephone, gas, and electric), make sure you pay them in full and on time.
- Apply for a credit card. Responsible use will help you build a good credit history. If you have been denied a credit card in the past, you may want to investigate a secured credit card, where you put a predetermined amount of money in an account as a deposit in the bank. The secured card can be used in the same way as a credit card with the same convenience and payment flexibility. It's a great "starter card" and helps you establish a credit history.
- Gasoline companies and retail stores offer their own credit cards. Responsible use of these can also help you build a credit history.
- Pay on time for any loans and credit accounts each month. At least pay the minimum, if there is one.
- Review your credit report carefully, on a regular basis, to make sure it's accurate.
- You may be eligible to obtain a free credit report from Experian at <http://www.experian.com/product/consumer/unemployed.html>
- If debt has gotten out of control, seek help from a credit counselor who can help you consolidate and prioritize your debt.

Do Not:

- Do not overdraw your bank account. It's a bad way to begin your credit history.
- Do not miss payments on bills or loans. Even late payments count against you.
- Do not let other people use your bank account, gasoline card or store credit card.
- Do not forget about recurring bills on your credit card, like subscriptions or club dues.
- Do not leave utilities (gas, water, phone, electric) in your name if you move. If it's in your name, it's your responsibility.

⁵ From "Simple Steps to Building Credit," http://www.creditalk.com/do_don't.html

Handout 9.5: Opening a Bank Account

Why to Open a Bank Account & What to Consider When Choosing a Bank

A bank account is the simplest, safest way to manage your finances. Whether it's a savings account or a checking account, it allows you to build good credit in a number of ways:

- Just establishing a bank account is a great way to begin building a solid credit history.
- It allows you to save money, and in circumstances with accrued interest, to increase it.
- A checking account allows you to more easily pay bills and track expenses.
- Responsible use of a checking account or an Automatic Teller Machine (ATM) card will reflect favorably in your credit report.
- A good bank can help you manage your money, saving you both time and hassle.

When choosing a bank, consider the following factors:⁶

- **Location and Hours of Operation:** Convenience is important. However, do not choose a bank based solely on these factors; lower fees may be available.
- **“Relationship Banking:”** Banks may encourage you to have all your accounts and credit with them in relationship banking, but it might be more economical to use separate banks.
- **Minimum Balances & Maintenance Fees:** Often if you keep a certain amount of money in the bank, then you do not have to pay a fee.
- **Charges per Transaction:** In addition to monthly maintenance fees, some banks charge a fee for each check you write or for visiting a teller or an ATM. Be sure to ask.
- **ATMs:** Look out for fees connected to ATMs. Also, one needs to keep track of withdrawals from ATM machines to prevent an overdraft account. If you think this might be a problem, you may want to consider not having an ATM card.

⁶ From the Better Business Bureau, “Choosing a Bank,” www.newyork.bbb.org/library/publications/subrep98.html

INSTRUCTOR NOTES

Slide 9-P: Summary

As always, the instructor should end the discussion by summarizing lessons learned and entertaining any last questions.

In this session, participants should have learned:

- How to establish and follow a household budget;
- Potential pitfalls in financial management;
- How to purchase large items responsibly;
- The importance of a strong credit history; and
- Tips for building a strong credit history.